

2022

Environmental, Social & Governance (ESG) Report

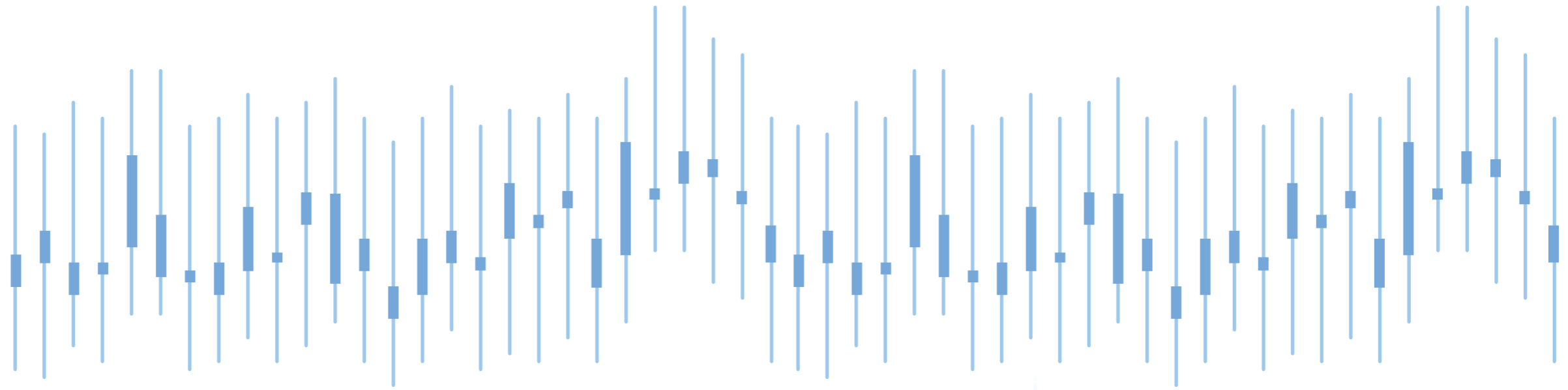


Contents

About this Report	03
Chairman's Statement	05
About Jiayin Group	07
About Us	07
Corporate Governance	13
Awards and Honors	19

ESG Governance	21
ESG Philosophy	21
ESG Strategic Goals	22
Stakeholder Communication	23
Materiality Assessment	24
UN SDGs	26

Outlook	78
Appendix	79
GRI Standards Index	79
Reader Feedback Form	84



27

Empowering Technology to Drive Inclusive Financial Service

Inclusive Financing	29
Technological Innovation	31
Intelligent Risk Control	33
Information Security and Privacy Protection	35
Customer First	39

41

Openness and Cooperation for Mutual Benefits

Supplier Management	43
Industry Communication	45

49

Care for Employees and Build a Warm Enterprise

Equality and Diversity	51
Training and Development	54
Health and Safety	59
Employee Care	61

63

Low-carbon Operations and Conduct Green Responsibility

Carbon Neutralization Goal	65
Green Operations	66
Energy Saving and Emission Reduction	67
Address Climate Change	68

69

Enthusiasm for the Public Welfare and Sowing the Seeds of Dreams

Charity Activities for Education	71
Teenager Mental Health Care	73
Rural Revitalization	75
Blood Donation	76
Fight Against the Pandemic	77

About this Report

Overview



This report is the second ESG Report (the "Report") published by Jiayin Group Inc. (hereinafter referred to as "Jiayin Group", the "Company", "we" or "us"). It provides a transparent disclosure of our performance in ESG to ensure stakeholders can have a comprehensive understanding of our sustainability concepts, practices and progress.

Reporting Period



The Report covers the period from January 1, 2022 to December 31, 2022 (the "Reporting Period"). Some content may extend beyond this time frame.

Reporting Boundary and Scope



Unless otherwise stated, the disclosure scope of the Report covers the operations of interest entities of Jiayin Group and its subsidiaries.

Reporting Principles



The Report is prepared in accordance with the core option of the Global Reporting Initiative's *Sustainability Reporting Standards (GRI Standards)*, with reference to Nasdaq's *ESG Reporting Guide 2.0*. For GRI Standards Index, please refer to the Appendix of this Report.

Report Data



The policies, information and data in the Report are derived from the Jiayin Group's formal documents, statistical reports or public information and have been verified by relevant corporate internal departments. We confirm that the Report does not contain any false or misleading statements, and take responsibility for the truthfulness, accuracy and completeness of the content herein. We adopt a consistent disclosure approach for statistics to ensure quantifiable key performance indicators and effective comparisons. The financial data in this Report are derived from the annual report audited by Marcum Asia CPAs LLP. In case of any inconsistency, the data in the annual report shall prevail.

All monetary amounts in the Report are presented in Renminbi ("RMB"), the legal currency of China.

Report Access



The Report will be published in both Simplified Chinese and English on the official investor relations website of Jiayin Group (<https://ir.jiayin-fintech.com/>). In case of any inconsistency between the English and Chinese versions, the Chinese version shall prevail.

Forward Looking Statements



This Report contains forward-looking statements, reflecting our current expectations and perspectives on future events. These statements are made under the "safe harbor" provisions of the *U.S. Private Securities Litigations Reform Act* of 1995. You can identify some of these forward-looking statements by words or phrases such as "may," "will," "expect," "anticipate," "estimate," "intend," "plan," "believe," "is/are likely to," "potential," "continue" or other similar expressions. We have based these forward-looking statements largely on our current expectations and projections about future events that we believe may affect our financial condition, results of operations, business strategy and financial needs. These forward-looking statements involve various risks and uncertainties. Our actual results could be materially different from our expectations. The forward-looking statements made in the Report relate only to events or information as of the date on which the statements are made in the Report. Unless otherwise stipulated by law, we are not obliged to update or revise such forward-looking statements, whether as a result of new data, future events or otherwise, or the occurrence of accidents.

Chairman's Statement

The year 2022 was an extraordinary year where Jiayin Group spared great efforts in overcoming challenges and forging its path ahead. This year, Jiayin Group celebrated its 11th anniversary and embarked on a new journey. Along the way, we have been living our mission "to realize dreams by creating value through technology and passion". Sticking to lean operation, we scaled new heights in the pursuit of sustainable development. In 2022, Jiayin Group recorded a revenue of RMB 3.271 billion and a net profit of RMB 1.18 billion.

We remained committed to empowering financial development through technology.

This year, in a firm grasp of new opportunities created by Fintech, we strengthened top-level design and overall planning. Giving full play to our resource superiority and competence, we further improved our capabilities in customer acquisition, risk control, operation, data, etc., to adapt to and facilitate digital transformation. We drove innovation and high-quality technological development to improve the coverage and precision of inclusive finance. With these efforts, we brought premium financial services to more small and micro enterprises (SMEs) and new citizens. In 2022, Jiayin Group facilitated a loan origination volume of RMB 55.5 billion, serving more than 270 thousand SMEs. By the end of 2022, we had served more than 12.6 million borrowers, and facilitated a loan origination volume of about RMB 7.05 billion for SMEs.

We relied on opening up and empowering the industry for win-win cooperation.

This year, upholding the values of openness and inclusiveness, we joined hands with suppliers and partners to promote the sustainability of the industry. We deepened industry cooperation for more extensive exchanges. In 2022, we partnered with 44 agencies, diversifying the capital layout. We actively participated in industry exchanges. To purify the ecology of the financial industry, we joined the "Alliance Against Illegal Industry in Financial Field" (AIF). We jointly cracked down on illegal industries to build a harmonious and stable market environment. Meanwhile, in collaboration with Shanghai University and Donghua University, we have built an internship platform to support talent cultivation, and deepen the industry-university-research integration.

We cared about employee development and insisted on creating a fair workplace.

This year, adhering to the talent-centered strategy, we continued investing in talent cultivation. Our aim is to provide employees with an equal, diversified and inclusive workplace and transparent career development channels. As we believe that the Company's long-term development is inseparable from the efforts of every employee, we paid great attention to employee development and their physical and mental health. We also spared efforts in enriching their leisure life for common prosperity. As a result, we won such awards as the 2022 Outstanding Award of Human Resources Management by 51job, the 2022 Internet Top Employer in East China by Lagou, the 2022 Most Popular Employer by Maimai.

We pursued green development for low-carbon transition.

This year, firmly adhering to green development, we paid close attention to our energy and resource consumption in daily operations. We insisted on integrating sustainability into corporate development to practice green management. Specifically, the annual greenhouse gas emissions were reduced by 34.79%, purchased electricity by 19.47%, and water consumption by 52.79%. It is our belief that green development is inseparable from sustainable development. We will work with more stakeholders for a green future.

We devoted ourselves to public welfare to create more social value.

This year, we continued to carry out public welfare activities to demonstrate that we are a responsible enterprise. We provided brand new daily necessities and school supplies to the students in Xiutang Township, Congjiang County, Guizhou Province, inspiring their passions for learning. Concerned about the mental health of the young, we launched the "Smile from the Heart" public welfare project to promote healthy physical and mental development in Shanghai, Yunnan, Guizhou, etc. In collaboration with the party organization in Juyuanqiao Village, Yuepu Town, Baoshan District, Shanghai, we jointly explored a new model for rural revitalization.

Time pays off for those who stick to their way. In 2023, upholding our mission and responsibilities, we will unswervingly follow the financial development path with Chinese characteristics, and constantly push ourselves for more secure, reliable and high-quality products and services.

Chairman
Dinggui Yan



About Jiayin Group

About Us

Company Profile



Over **90 million** registered users



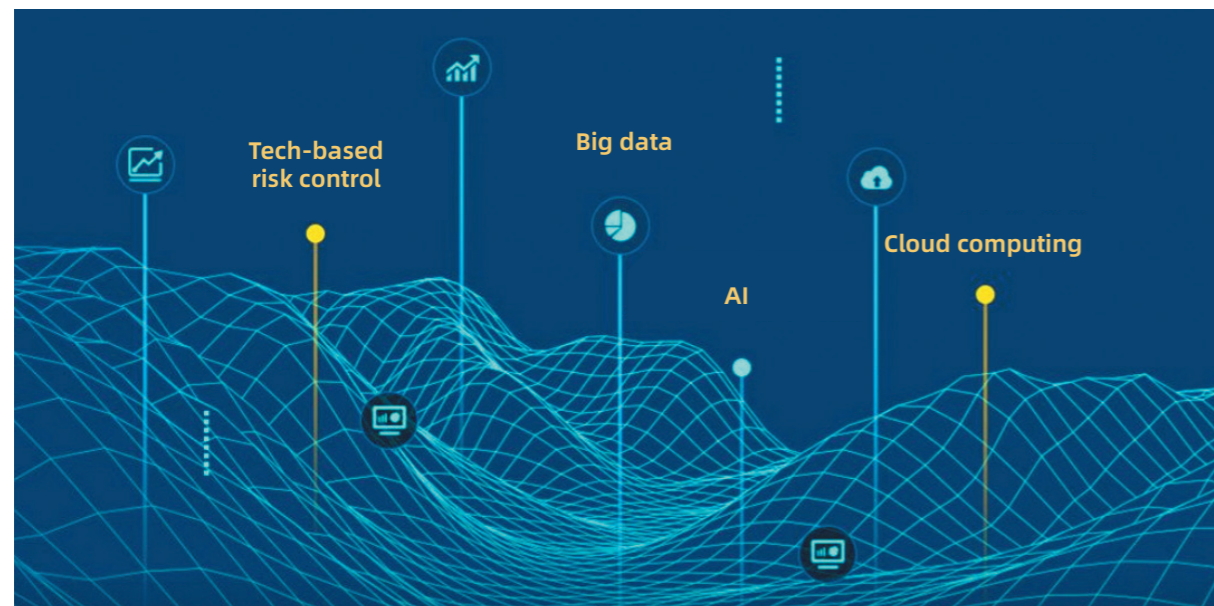
Facilitated a loan origination volume of over RMB **200 billion**



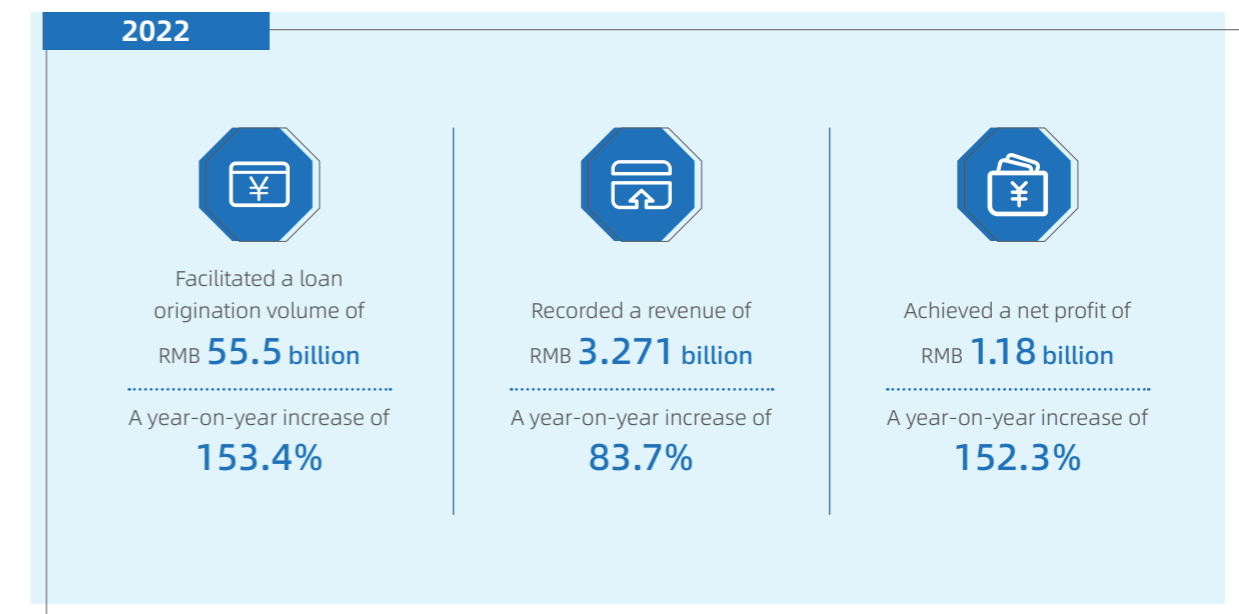
Served over **12.60 million** borrowers in total

Jiayin Group is a leading fintech platform in China committed to facilitating connections between borrowers and financial institutions. Utilizing technologies such as big data, cloud computing and artificial intelligence, Jiayin Group enables borrowers enjoy efficient and convenient financial technology services while helping financial institutions grow rapidly. The Company was established in 2011 and is headquartered in Shanghai. On May 10, 2019, our American depositary shares (ADSs) commenced trading on the NASDAQ under the symbol "JFIN".

Jiayin Group employs a "data-driven" strategy to build cloud service platforms and financial risk control systems driven by big data. Based in China, Jiayin Group promotes the digital transformation of enterprises with financial technologies and builds a closed-loop consumer finance ecology with an open platform to serve the local real economy and adapt to consumption changes in the Chinese market. In global markets, Jiayin Group has a business presence in Southeast Asia, Africa, Latin America and other countries, and will continue to expand to more countries in the future.



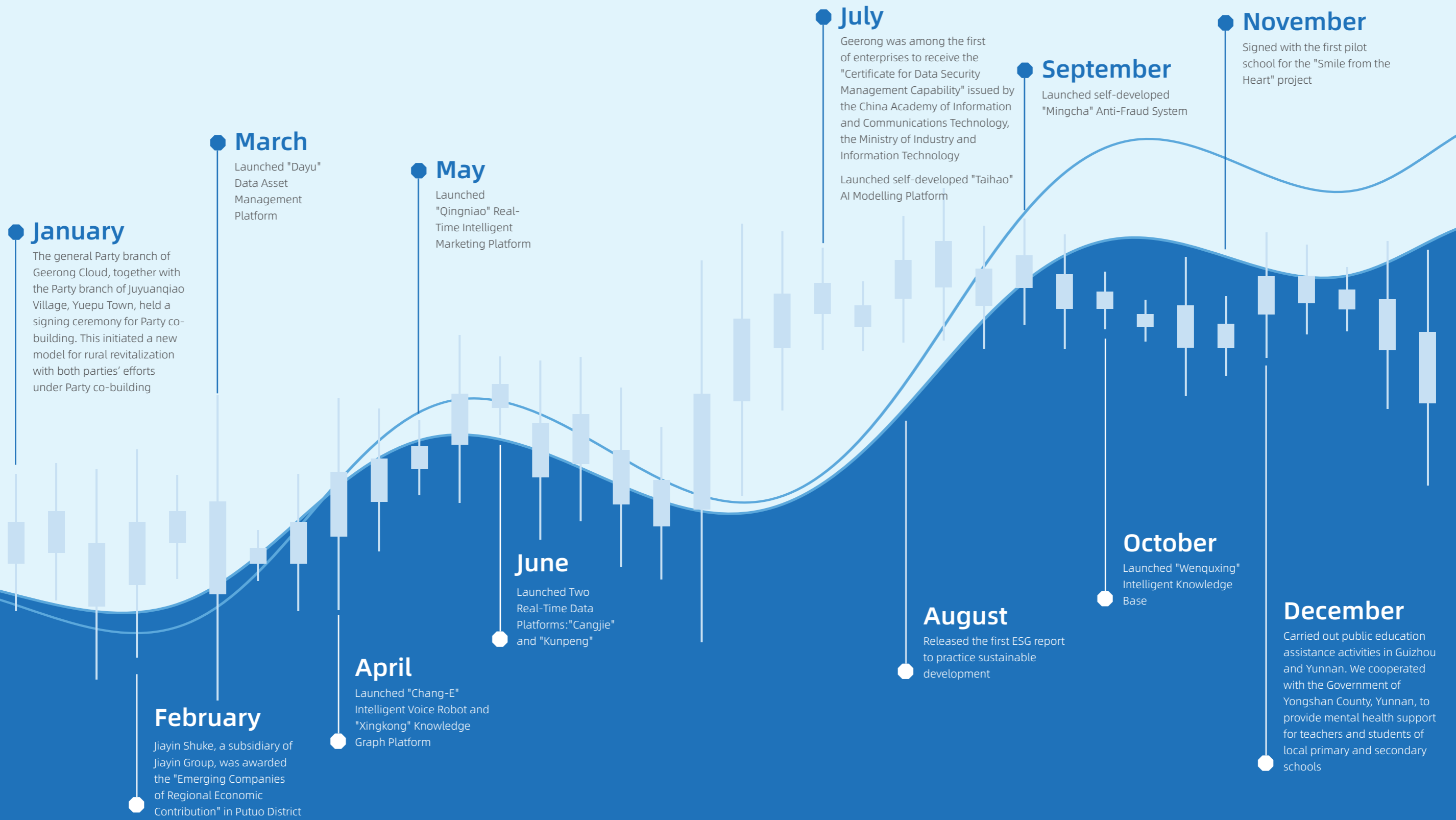
• Performance



• Association We Joined

No.	Association Name	Title
1	National Internet Finance Association	Member
2	Shanghai Finance Information Association	Vice Chairman
3	Association of Shanghai Internet Financial Industry	Council Member
4	Alliance against Illegal Industry in Financial Field	Member

• 2022 Milestones



Organizational Structure



Corporate Culture

Mission

To realize dreams by creating value through technology and passion.

Vision

To be a trustworthy partner by providing innovation, empowerment and reliable service.

Goal

To promote the innovative and integrative development of Fintech, build a trillion market, and facilitate inclusive financial services.

Values

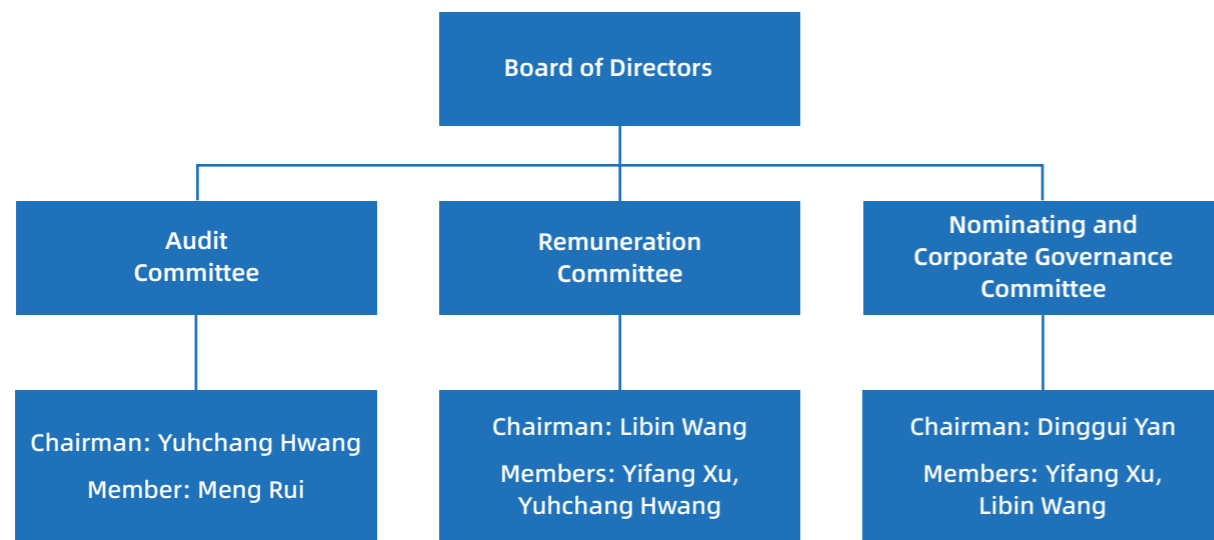


Creating Value	Enabling Partners	Openness and Inclusion	Embracing Changes	I am Jiayin
We believe the customer defines the value of what we do. We strive for simplicity and authenticity. We do the right thing.	We support each other. We strive for win-win results. We believe the journey of creating value not only includes helping customers to succeed but also our employees to learn and grow.	We value individual differences and mutual understanding. We listen to different voices. Together, we are greater than the sum of our individual parts.	We act with a proactive mentality. We embrace change. We learn and grow through changes.	We don't set limits. We value bias for action. We take accountability when facing challenges and obstacles.

Corporate Governance

Governance Structure

Jiayin Group has established a sound corporate governance structure and formed a business system with which the board of directors as the decision-making level. The Company has established an audit committee, a remuneration committee, and a nominating and corporate governance committee under the board of directors. Three committees, consisting of board members with relevant experience, are accountable to the board of directors and perform supervisory duties in accordance with the articles of the Company and the committees.



Diversified Governance

Board diversity is essential to our sustainable development. We attach importance to the views of members from diverse backgrounds, including gender, age, cultural and educational backgrounds, professional experience, skills, knowledge and tenure. Different perspectives, backgrounds and professional knowledge will ensure the sound decision-making of the Board of Directors, promoting the high-quality development and sustainable growth of Jiayin Group.

Name	Gender	Age	Title	Financial Expert	Industry Expert	Risk Management Expert
Dinggui Yan	Male	54	Director		Y	Y
Libin Wang	Male	36	Director	Y	Y	
Yifang Xu	Female	45	Director		Y	Y
Yuhchang Hwang	Male	68	Independent director	Y		
Meng Rui	Male	55	Independent director	Y		



The proportion of female directors is **20%**



Held the meeting of the Board **6 times**



Compliance Management



During the Reporting Period, the Company conducted **16** compliance training sessions

On the basis of complying with the laws and regulations of the area where Jiayin Group operates, we continuously improve the compliance system and management process, actively build compliance culture, and enhance compliance operation and management to strengthen the foundation of sound operations and high-quality sustainable development. In 2022, the Company made efforts to improve compliance management. The Internal Audit Department regularly reported to the Audit Committee and proposed suggestions on rectification. The department was also responsible for carrying out special compliance review and publicity to enhance employee awareness of compliance. During the Reporting Period, the Company conducted 16 compliance training sessions.



Case: Jiayin Group joined hands with Tangqiao Police Station to deliver a lecture on legislation and compliance

To enhance the compliance awareness and law-abiding thinking of employees and partners in daily operations, Jiayin Group cooperated with Tangqiao Police Station of Shanghai Pudong Public Security Bureau to carry out a special lecture on "Compliance Operation and Legal Operation" at the headquarters in November 2022. The lecture was attended by hundreds of employees from the headquarters, related business departments in other locations, and our partners both online and offline. We engaged the instructors of Tangqiao Police Station to deliver an on-site lecture on key topics such as law publicity, compliance operation and information security.



Special Lecture on "Compliant Operation and Legal Operation"

Jiayin Group upholds and promotes compliance marketing. In accordance with the *Advertisement Law*, the *Personal Information Protection Law*, policies and regulations on financial product marketing, and industry self-discipline conventions, the Legal and Compliance Department focuses on reviewing marketing behaviors. For marketing proposals with non-compliance issues, suggestions on rectification will be proposed to ensure marketing compliance. In 2022, there were no illegal marketing activities.



100% signing rate of the *Integrity Commitment* by all business lines

100% integrity signing rate of suppliers' commercial contracts

• Anti-Corruption

In business operations, Jiayin Group always abides by laws and regulations, upholds integrity, and strictly requires employees to follow relevant national laws and regulations. We have "zero tolerance" for all forms of bribery, corruption and business ethics violations and formulates internal business ethics management policies such as the *Administrative Measures for Punishment on Employees' Non-compliance*, and the *Administrative Measures for Registration, Delivery and Disposal of Gifts Received in Official Functions*. We also require business personnel to sign the *Integrity Commitment*. Meanwhile, we promote anti-corruption on the "Fangyuan Zhijia", our WeChat official account, and initiate professional ethics training for new employees. For external partners, we have created terms prohibiting commercial bribery in contracts signed.

• Anti-money Laundering and Anti-terrorist Financing

Jiayin Group strictly abides by the *Anti-Money Laundering Law of the People's Republic of China*, *Provisions on Anti-Money Laundering for Financial Institutions* and other laws and regulations. We have formulated the *Administrative Measures for Anti-Money Laundering and Anti-Terrorist Financing* of the Company to improve our capabilities to prevent money laundering and terrorist financing risks. Meanwhile, we have also set up a leading group for anti-money laundering and anti-terrorist financing. This group is composed of the chairman and the heads of the internal control and compliance center, financial center, technical center and risk control center and is responsible for coordinating and leading the Company's anti-money laundering and anti-terrorist financing management. We are formulating policies and procedures to prevent money laundering and terrorist financing. In 2022, Jiayin Group was not subject to any penalties for suspected money laundering or terrorist financing.

• Reports and Complaints

Jiayin Group established numerous reporting channels to ensure smooth communication and create an honest and transparent workplace. We encourage all stakeholders to actively report and complain about fraudulent and unethical behaviors they find or are informed of, and implement a policy to reward whistleblowers. The Company has set up a clear reporting channel which enables whistleblowers to report by telephone, e-mail, anonymous letters, WeChat official account, chairman's mailbox, etc., and has established an independent third-party investigation team to conduct investigations and audits. We adhere to the principle of confidentiality and take strict measures to protect the confidentiality of employees who report anonymously. For real-name reporting, if necessary, we will transfer whistleblowers to a different post or change the level to which the whistleblower reports. In 2022, there were no internal and external reports or fraud incidents.



Email: jubao@jiayinfintech.cn

Telephone: 021-61902450

Online: Integrity of Jiayin - I will report - Report online

Risk Management

Jiayin Group has formulated a number of risk management policies, such as the *Internal Audit Charter*, *Internal Audit Management Procedures*, *Employee Information Security Handbook*, *Administrative Measures for Departure Audit*, so as to facilitate the Company to establish a systematic, standardized and efficient risk management mechanism. We implement the risk management framework with "three lines of defense", and develop a risk management process of "pre-control, in-process monitoring, post-audit review and anti-risk culture building", to ensure that we effectively implement the risk management policies in all aspects of business operation.



For risks identified by regulatory agencies, we have formulated the *Administrative Measures for Handling Petitions and Complaints* to investigate and communicate on petitions and complaints on the same day they are received. Every year, the internal audit department will identify the risk matrix based on the actual operation, and then implement control measures for medium and high-risk processes while carrying out some compensating controls for low risks.



Awards and Honors

Time	Granted to	Award Name	Granted by
 January 2022	Geerong	Fintech Innovation Company of the Year	The 5th Boao Enterprise Forum and 2021 Asian Economic Conference
 January 2022	Dinggui Yan, the Chairman	Innovative Person of the Year (Industry)	The 5th Boao Enterprise Forum and 2021 Asian Economic Conference
 January 2022	Jiayin Group	2021 Corporate Social Responsibility Award for Listed Companies 2021 Annual Public Welfare Project Award	The 11th Philanthropy Festival and Corporate Social Responsibility Carnival
 January 2022	Geerong	Top 30 List of Micro and Small Digital Financial Service Providers	2022 Digital Economy Conference of Ling Yi Think Tank
 February 2022	Jiayin Shuke	Emerging Companies of Regional Economic Contribution	2022 Conference on Business Environment Optimization and Investment Promotion of Putuo District
 March 2022	Jiayin Group	Award for Most Promising Fintech Enterprise	2021 Digital Economy Technological Innovation and Application Award Ceremony
 May 2022	Jiayin Group	2022 Outstanding Award of Human Resources Management	51Job
 July 2022	"Chang-E" Intelligent Voice Platform	2022 Digital Pioneer Product Award	The 11th China Finance Summit and Sustainable Business Conference 2022

Time	Granted to	Award Name	Granted by
 July 2022	"Mingjian" Intelligent Risk Control Engine	2022 Product Technological Innovation Award	The 11th China Finance Summit and Sustainable Business Conference 2022
 September 2022	Geerong	Best Fintech Information Security Award	2022 3rd Financial Service Innovation & Customer Experience Summit
 September 2022	Geerong	Best Banking Operation Solution Award	2022 Future Transaction Banking Summit
 December 2022	Jiayin Group	Company with Best Financial Stocks	The 7th Zhitong Caijing Annual Conference of Capital Market
 December 2022	Jiayin Group	2022 Internet Top Employer in East China	Lagou
 December 2022	Geerong	Award for Outstanding Bank Partner of the Year	The 5th Science and Technology Gold Award for Digital Finance Industry
 December 2022	Jiayin Group	Outstanding Fintech Company of the Year	2022 Banking Digital Transformation and Innovation Summit
 December 2022	Jiayin Group	2022 Most Popular Employer	Maimai

ESG Governance

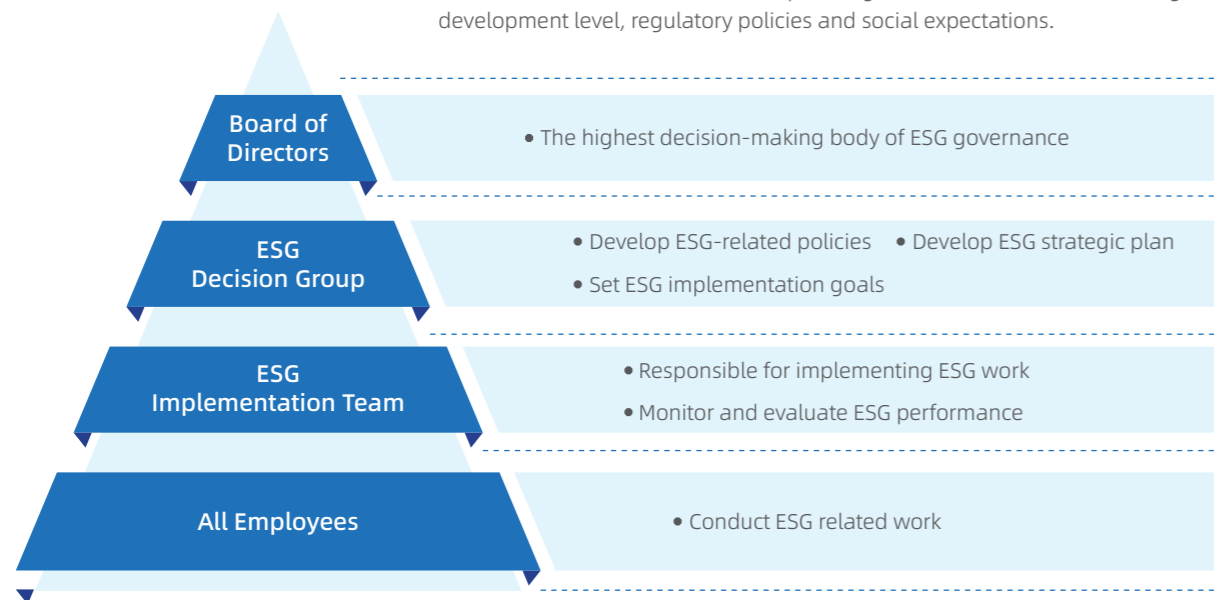
ESG Philosophy

• ESG philosophy

With the philosophy that "our technology and passion for what we do will nurture small changes to make dreams possible", Jiayin Group is committed to enabling more people to access inclusive financing through advanced financial technologies. We promote sustainable development in society and the industry through our own sustainable behavior and product's accessibility, so as to realize value and dream jointly with society, industry, users, investors and employees.

• ESG governance structure and responsibilities

In order to achieve sustainable development and create more social and economic benefits for society, Jiayin Group has established an ESG governance structure involving the board of directors, the ESG decision group, the ESG implementation team and all employees. Jiayin Group will also set up an ESG committee in due course depending on various factors including our development level, regulatory policies and social expectations.



Case: Jiayin Group engaged an external lecturer to provide ESG training

In March 2022, we invited a Doctor of Communication from the Chinese University of Hong Kong, to conduct special training for 17 core personnel responsible for Jiayin Group's ESG work. The courses included stakeholder relationship management, risk management and crisis communication, information disclosure, sustainable development, and ESG. The training helped employees understand ESG-related concepts and the importance of their work through a model comprising basic concept learning + case study and discussion + group simulation.



ESG Strategic Goals

In 2021, we had formulated the *Outline of Medium and Long-Term ESG Strategic Planning (2021-2050)*, setting medium and long-term strategic goals under the environmental, social and governance pillars. To promote the effective implementation of Jiayin Group's medium and long-term ESG strategic plans, we formulated a lean operation strategy in 2022. By doing so, we aimed to use fewer resources to achieve higher productivity, lower costs and higher quality. Based on demands, we are committed to eliminating waste and building a corporate culture of excellence and continuous improvement for the long-term sustainability of the Company.

Aspect	Strategic Goals	Progress in 2022
Environment	<ul style="list-style-type: none"> Achieve carbon neutrality in the entire value chain of the Company by 2050 	<ul style="list-style-type: none"> Emitted 308.32 tons of CO2 Consumed 907.09 tons of water Used 2.89 tons of paper
Society	<ul style="list-style-type: none"> By 2030, we will progressively promote the social responsibility goals of rural revitalization, improvement of employees' comprehensive ability, and the promotion of SMEs and urban new citizens' priority strategy 	<ul style="list-style-type: none"> Signed an agreement with the Party branch of Juyuanqiao Village, Yuepu Town, Baoshan District, Shanghai to build a new model of village-enterprise pairing based on Party co-building Provided 11 provinces with public education assistance and donated to 15 schools nationwide Launched the "Smile from the Heart" project Donated money to build roads in Caoze Community, Hongze District, Huai'an City
Governance	<ul style="list-style-type: none"> Improve the structure of board members to ensure diversified governance Establish a fair and sustainable salary system and employee career development platform Systematically integrate internal control departments and related policies Formulate annual periodic anti-corruption and anti-money laundering training plans covering all employees, improve and establish diversified and smooth reporting channels, and protect relevant policies for whistleblowers' rights and interests Establish and improve the investor relations management system, and gradually build a new, three-dimensional and multi-level capital market communication system 	<ul style="list-style-type: none"> The percentage of female directors was 20% The employee training coverage rate was 64.07% The per capita training hours of employees were 12.80 hours Conducted 16 compliance trainings Communicated 433 times with investors

Stakeholder Communication

The sustainable development of enterprises is inseparable from the communication, engagement and cooperation of stakeholders, thus Jiayin Group attaches great importance to the expectations and demands of stakeholders, subsequently establishes effective information disclosure channels, develops timely, transparent and efficient stakeholder communication mechanisms, and conducts communication with stakeholders through various channels to win the trust and support of stakeholders and to promote the continuous improvement of our ESG management.

Stakeholders	Issues of Concern	Communication and Response Method	Frequency
 Government/regulator	Compliance management Information security Risk management Inclusive financing	Policy Seminar Government communication Supervision and inspection Daily work report	Multiple times per month
 Shareholder/investor	Economic benefit Corporate governance Compliance management Risk management Information disclosure	General meeting Quarterly results Announcement/annual report Investor roadshow conference Analyst meeting E-mail/telephone/visit Other announcements of the Company	Multiple times per year
 Customer	Customer service and satisfaction Data security and privacy protection Financial product responsibility and safety Inclusive financing	Social media Official website of Jiayin Group E-mail/telephone Application	Multiple times per week
 Supplier/partner	Win-win cooperation Sustainable supply chain Technology innovation	Evaluation of suppliers Public tendering and bidding Cooperative development	Multiple times per month
 Community and the public	Inclusive financing Public service Diversity and inclusiveness	Public service activities Employee volunteer activities	Irregular
 Media	Inclusive financing Impact of enterprises on society	News release/announcement Interview Official website of Jiayin Group	Multiple times per year
 Peer/trade association	Intellectual property management Network security Technological innovation Industry exchange	Industry conference Industry forum Round table meeting	Irregular
 Employee	Remuneration and benefits Health and safety Talent development and training Diversity and equal opportunities	Remuneration management Chairman's mailbox Employee training Employee activities	Multiple times per year

Notes: "Customer" here refers to the users of Jiayin Group online platforms.

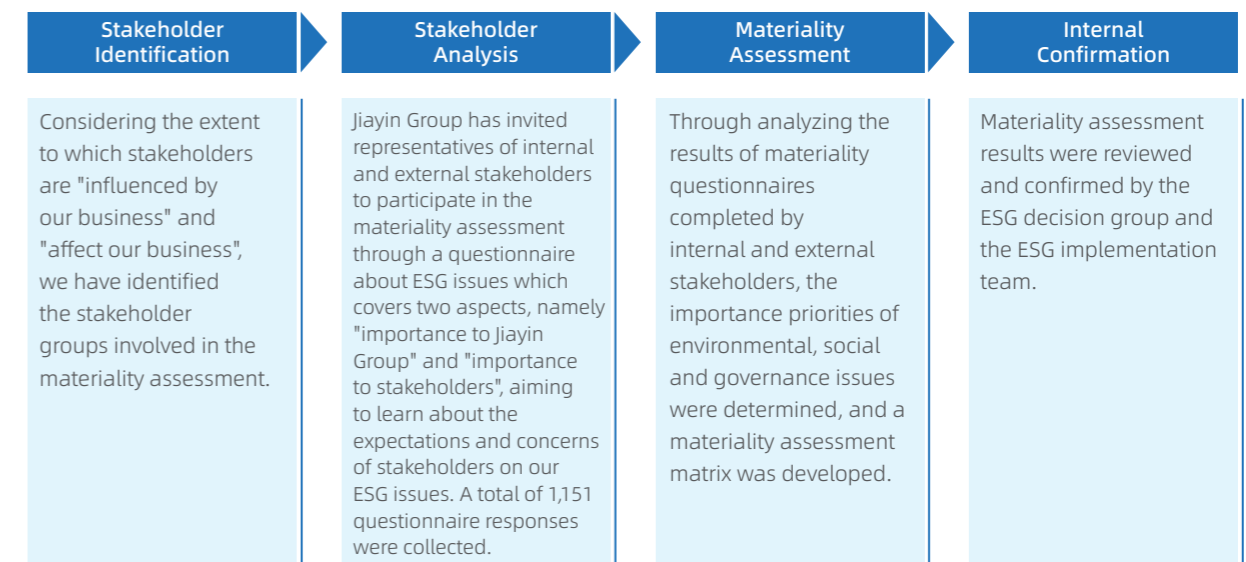
Materiality Assessment

• Screening of Material Issues

Comprehensively taking features of fintech industry, business characteristics and strategic direction into consideration, the Company has selected 17 ESG issues with the following evaluation methods:



To better identify and assess the priority of ESG issues, we have developed the following materiality assessment steps:



In 2022, we assessed the materiality of ESG issues. Given that there were no significant changes in the Company's business, we adopted the assessment results of the previous year.



Materiality Assessment Matrix

UN SDGs

Being an enterprise with a strong sense of social responsibility, Jiayin Group actively responds to UN SDGs, and is committed to dealing with the challenges of sustainable development in the social and environmental fields.



Empowering Technology to Drive Inclusive Financial Service

Jiayin Group employs a "data-driven" strategy to promote financial inclusion with safe and reliable financial technologies, build a closed-loop consumer finance ecology with an open platform, and actively explore the international market. While sticking to innovative development, we protect consumers throughout the business process. We fully protect user privacy and security, and constantly provide consumers with leading financial technology services and smart financial solutions.



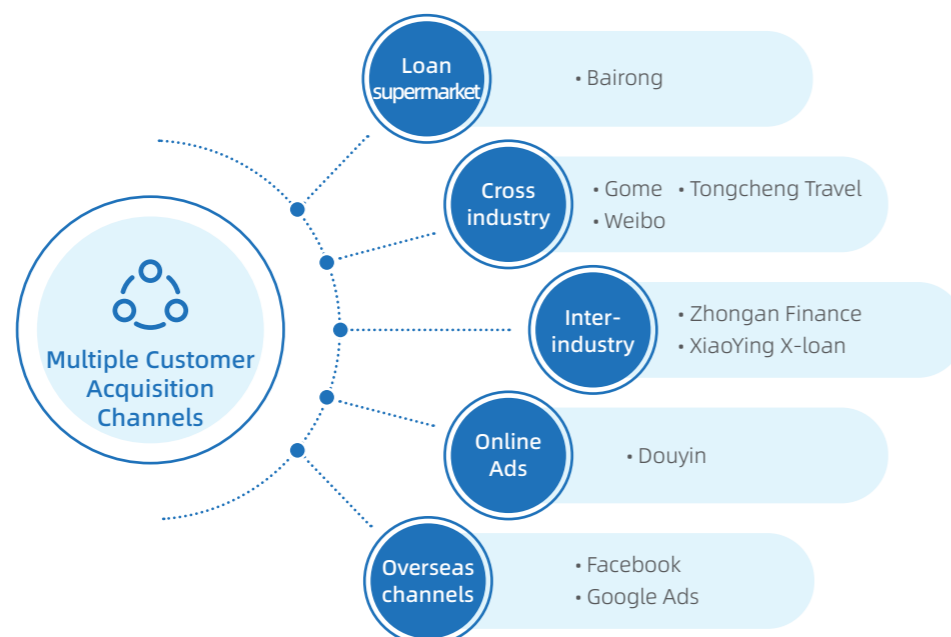
Inclusive Financing

Jiayin Group thoroughly abides by the national instructions on financial inclusion, promotes the supply-side structural reform in financing, and supports the high-quality economic development. We focus on the needs of the majority of SMEs and new citizens, as well as continue to increase the coverage and precision of inclusive finance. In this way, we are committed to benefiting more market players with high-quality and efficient services, achieving financial inclusion and accessibility. As of December 31, 2022, we offered loan products for more than 12.60 million customers. In 2022, our new borrowers amounted to 1.50 million, a year-on-year increase of 13.51%.



Multiple Customer Acquisition Channels

Potential borrowers can access information about our services through various channels, including App stores, online Ads, overseas search engines, overseas social networking software, etc. By the end of 2022, we had more than 30 channel partners. Borrowers can access efficient and convenient product information about our services through various channels, including Apps and WeChat Official Accounts.



Care for SMEs

SMEs have long faced weaknesses such as scattered locations, insufficient continuous operating capacity and lack of collateral. As a result, traditional financial institutions are often unable or unwilling to serve them. Jiayin Group pays attention to the financing problems of SMEs, continuously enhances financial services for them, and helps them solve difficulties, recovering and developing with high quality.

By the end of the Reporting Period, we had served more than **270 thousand SMEs**

In 2022, we further enhanced the availability of loans to SMEs. To boost credit growth and increase capital investment in key areas and weak links of the national economy, we issued RMB 5,000 interest-free coupons to nearly 50 thousand SMEs. By the end of the Reporting Period, we had served more than 270 thousand SMEs, and facilitated a loan origination volume of about RMB 7.05 billion.

In addition, we launched initiatives to support SMEs during the pandemic, and worked with customers to overcome the difficulties through fee reduction and profit concession, extension for repayment, etc.

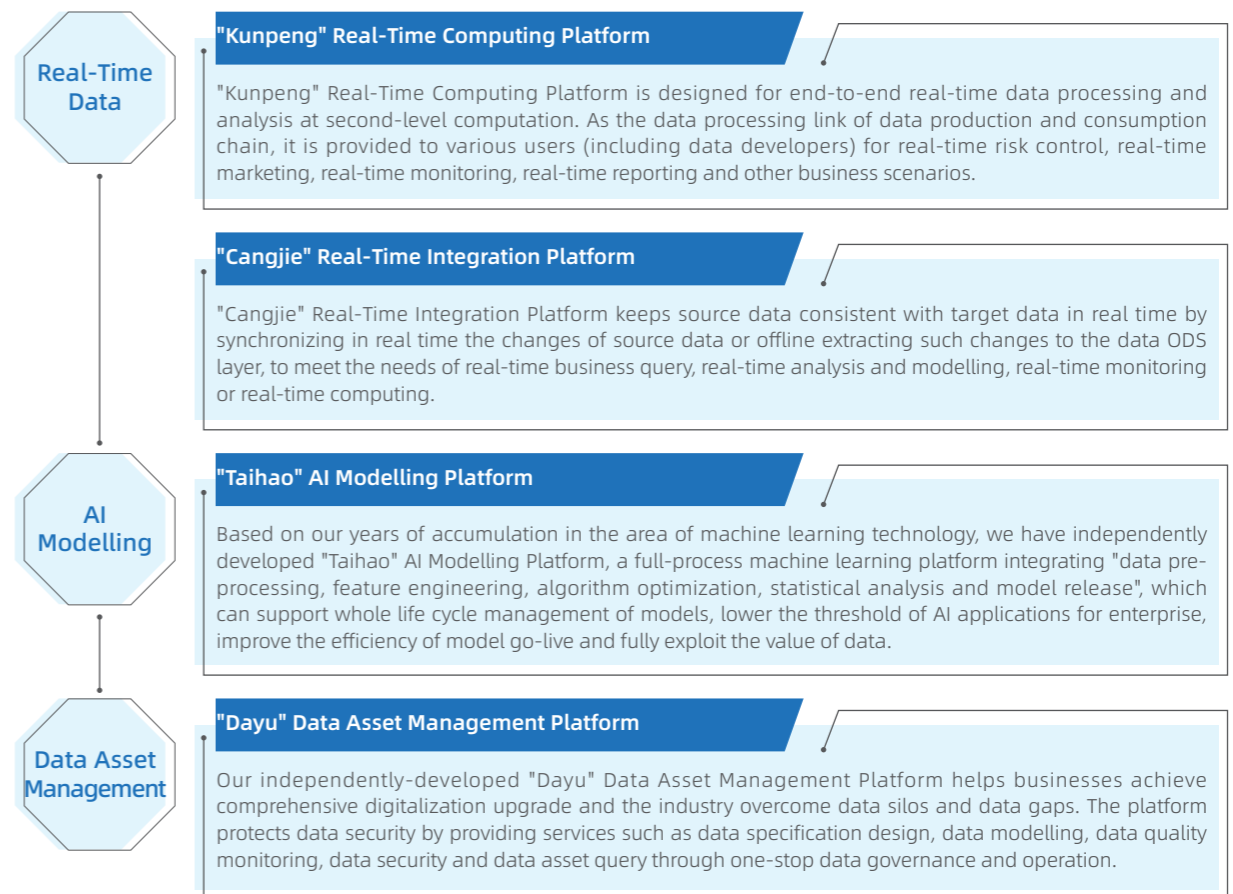
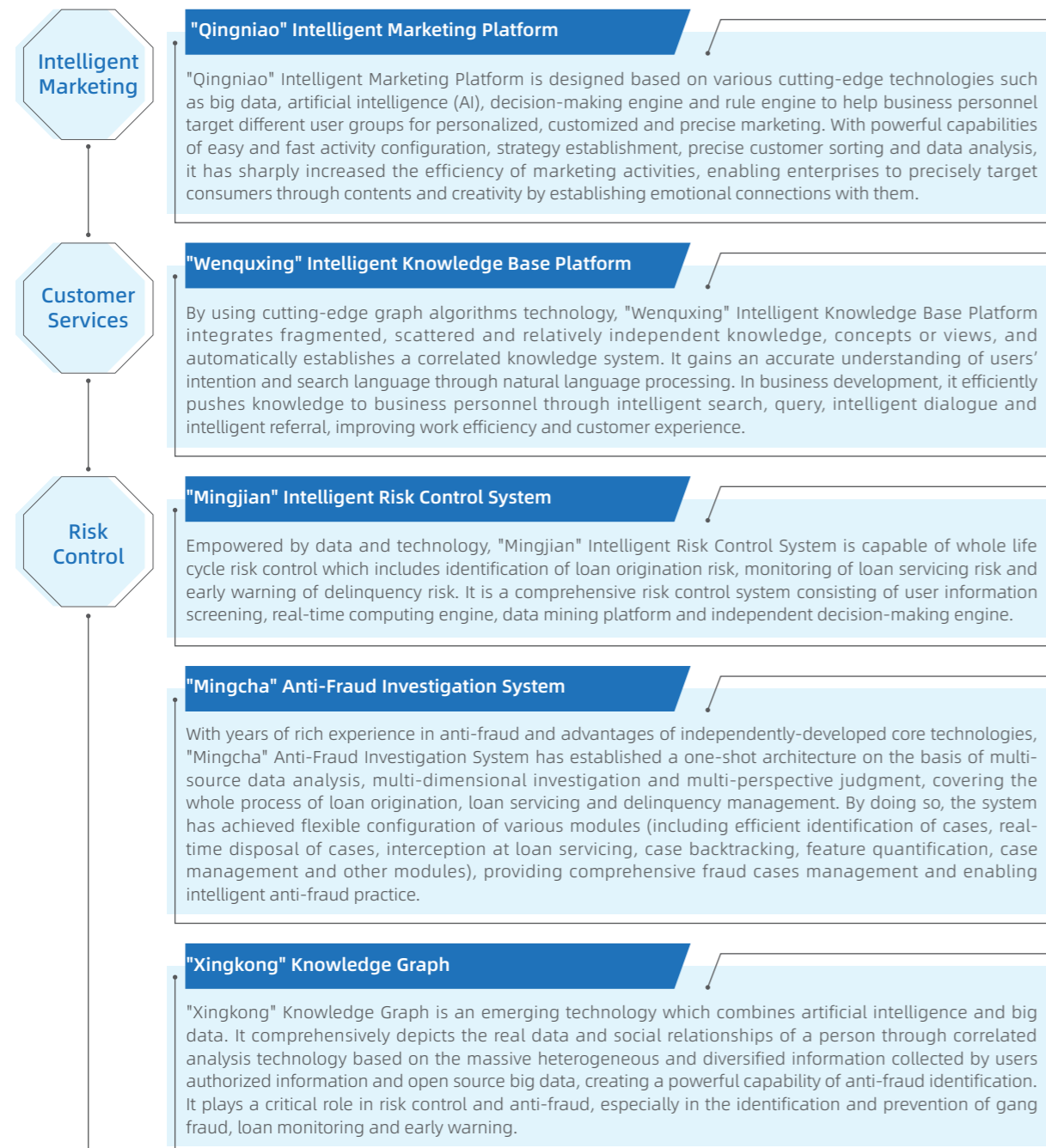
Expanding Overseas Markets

We actively expand overseas financial markets, and promote local sustainable development, in an effort to form a multi-level, broad and diversified global business layout. Our business footprints have spread across many emerging markets such as Southeast Asia, Africa and Latin America. We provide market-specific financial service solutions based on local conditions. While consolidating the leading position in the market, we constantly strengthen our cooperation with local licensed financial institutions to improve profitability in operations. We also join hands with professional service providers, including Google Ads, Facebook, AppsFlyer, Flutterwave, Paystack, Infobip, etc. to provide fast and convenient loan services to local customers, thereby growing the global business. In addition, we have significantly expanded our loan origination and increased revenue generated in Nigeria.



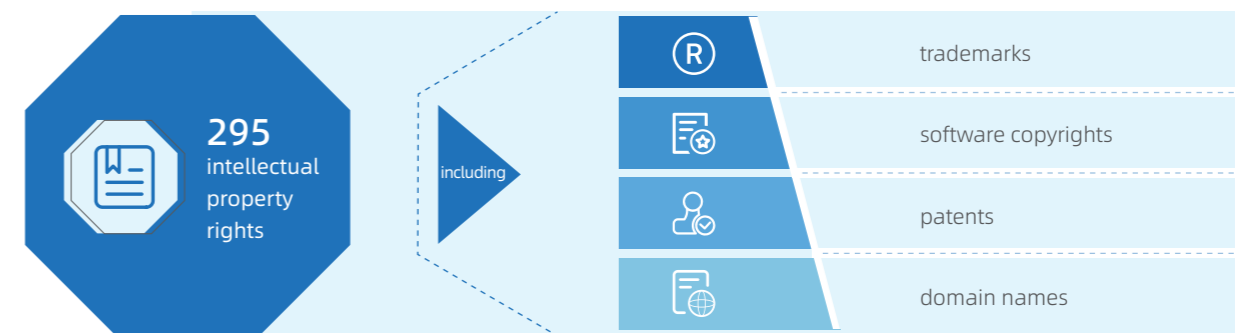
Technological Innovation

Innovation is the linchpin of the digital economy transformation. In response, we take advantage of our strengths to enable the digital transformation of licensed financial institutions through financial technologies such as big data and artificial intelligence, so as to accelerate the building of a digital China and gain new edges in digital economy. By the end of 2022, Jiayin Group had released several in-house technological and intelligent platforms, covering intelligent marketing, customer service, risk management, data asset management, etc. These platforms are designed to empower external partners while improving internal operation efficiency, bringing Jiayin Group's digital capability to a new level.



Intellectual property protection

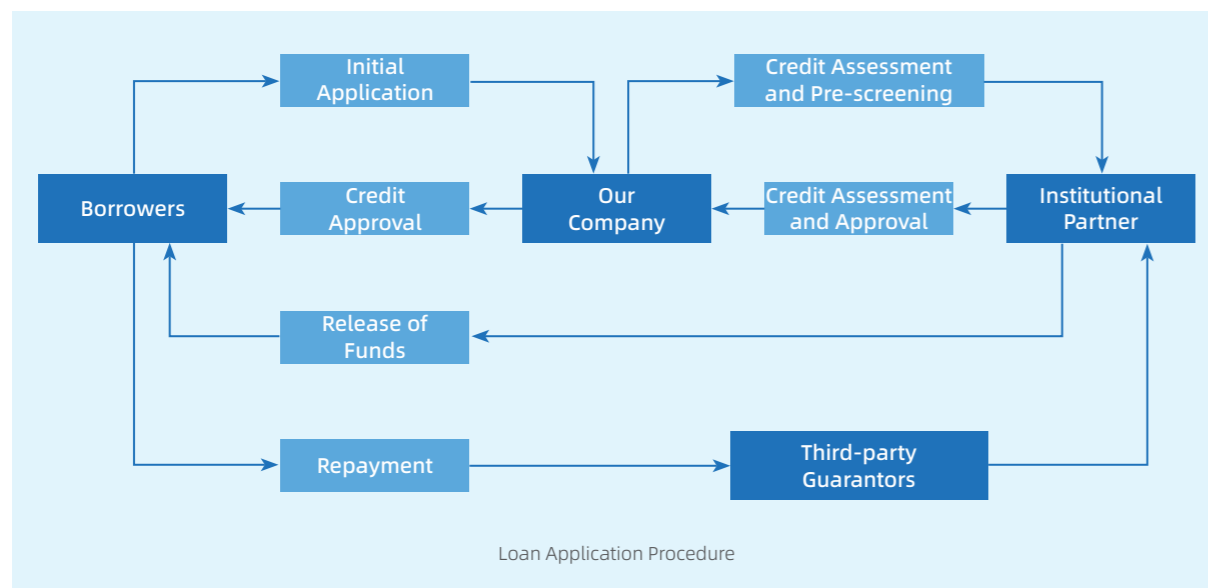
Jiayin Group regards intellectual property as the cornerstone of success. Strictly abiding by the *Trademark Law of the People's Republic of China*, the *Patent Law of the People's Republic of China* and other laws and regulations, we have formulated the *Intellectual Property Management Measures and Regulations on the Management of Safeguarding Intellectual Property Rights*. We actively practice the concept of intellectual property protection, with importance attached to prevention of intellectual property infringement risk. As of December 31, 2022, we had 295 intellectual property rights, including trademarks, software copyrights, patents and domain names.



Intelligent Risk Control

Various financial risks have arisen in the context of the constant development of information technology and financial technology. Jiayin Group continuously optimizes the credit evaluation system to protect the financial security of investors, institutional partners, users, etc.

We have established a Risk Management Committee to regularly review credit risk, liquidity risk and operational risk. The risk management team is responsible for designing and implementing policies and processes for risk management and credit assessment, analyzing loan performance, verifying credit models and determining the performance of credit decision.



We have established a robust credit evaluation system and models to enhance our risk management capability. At present, our credit evaluation system has authentication model, anti-fraud model and scorecard model.

Authentication Model

By using OCR and facial recognition technology, the authentication model can automatically check the ID card and selfie video provided by the applicant against the official ID card database. In the meanwhile, we also cross-check the personal and credit information against third-party data to verify the authenticity of the data.



Anti-fraud Model

We have a large database of fraudulent accounts and sophisticated rules for detecting fraud activities. Meanwhile, we work closely with various parties to identify emerging fraud plots, scams, trends, threats and criminal organizations, accumulating a large amount of data related to fraud. At the technical level, our independently-developed "Mingjian" Intelligent Risk Control System is capable of whole life cycle risk control which include loan origination risk, loan servicing risk and delinquency risk, while "Xingkong" Knowledge Graph Platform is able to establish multi-relationship graphs based on graph database technology to identify potential risks, sharply improving anti-fraud capability.

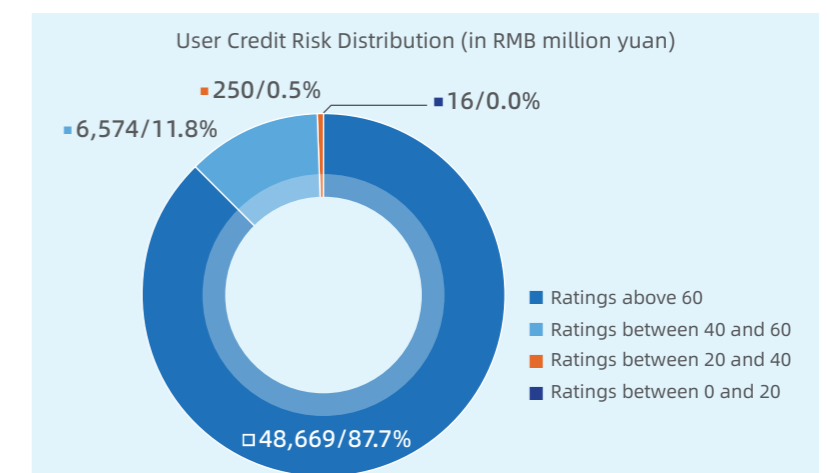
Intercepted more than
3.1 million
fraudulent borrowers

As of December 31, 2022, Jiayin Group's intelligent risk control portfolios identified and intercepted more than 3.1 million fraudulent borrowers, including applications with fraudulent information from 178 thousand people and applications with malicious attacks from 163 thousand people, successfully avoiding losses totaling RMB 2,431 million. The total applications submitted by customers increased by 30.13% year on year, with the fraud rate down by 27.40% year on year.

Scorecard Model

We use the scorecard model to review the credit of the potential borrowers who have passed the authentication model and anti-fraud model. We refer to Jiayin Group's internal model rating system and the results of external third-party data sources to comprehensively measure a user's risk acceptance and capability of repayment. Among the users who have passed the risk control approval, labels of different risk levels are given to users according to the level of the users' overdue risk. In the meantime, we have adopted deep learning algorithms, technologies and graphs for modelling and maximizing the value of data mining, optimizing access strategies and credit lines, and effectively identifying high-quality customers.

The ratings of our existing borrowers are distributed between 0 and 100, of which 100 represents the lowest credit risk while 0 the highest. Borrowers with credit risk rated below 0 are usually rejected based on the consideration of their low willingness or ability to repay the loan. During the Reporting Period, the credit risk of our customers was distributed as follows:



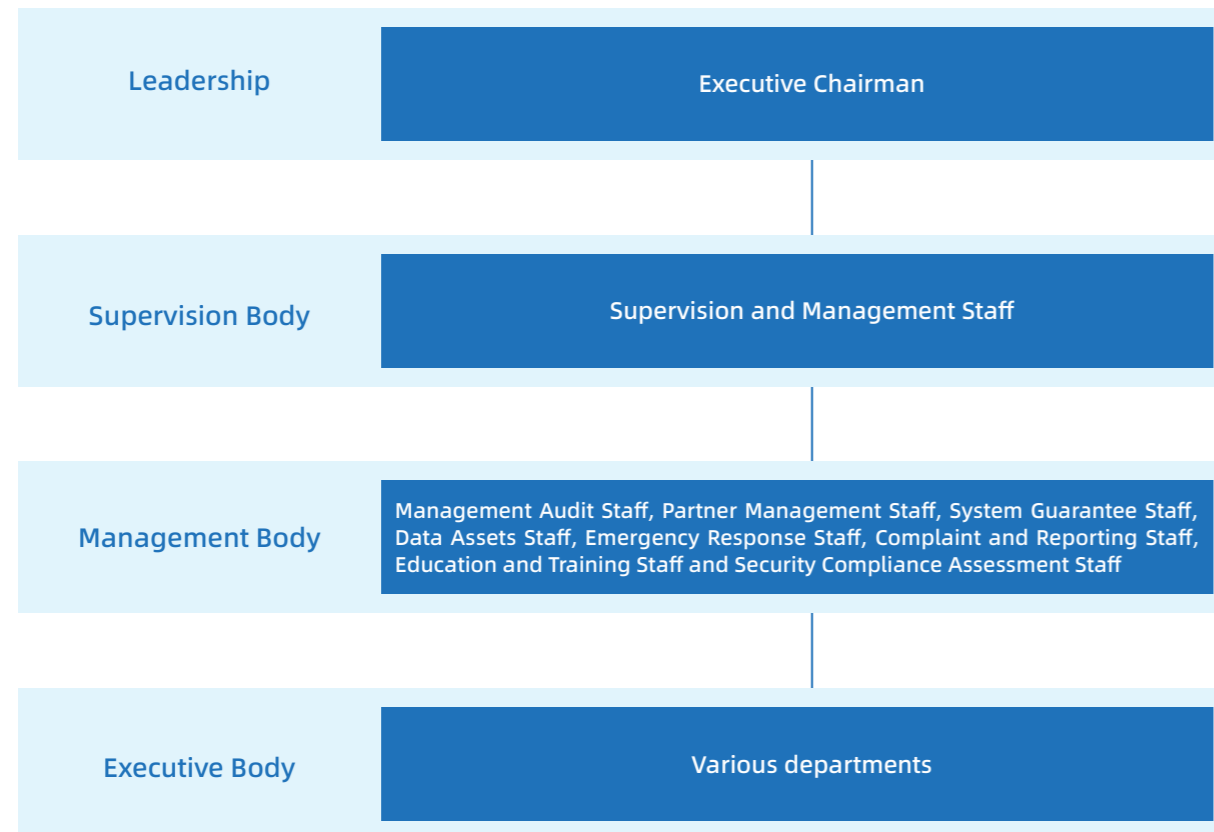
During the loan process, our credit rating model will continue to assess behavioral risk after credit granting and adjust the strategy based on the risk. We will promote repayment during the loan for high-risk users. In addition, we provide real-time alerts at both business and technical levels through our "real-time data quality monitoring system" and "data monitoring reporting system".

Information Security and Privacy Protection

Jiayin Group is in the era of rapid development of digital economy, and the strong information security system is the cornerstone and bottom line of our sustainable development. With importance attached to the building of information security capacity and personal privacy protection, we are committed to building a solid defense line for information security and contributing to the improvement of industry information security.

Information Security

Strictly abiding by the *Cybersecurity Law of the People's Republic of China*, the *Data Security Law of the People's Republic of China* and other laws and regulations, we have formulated a range of policies such as the *Information Security Management Manual*, the *Information Security Policy*, the *Employee Information Security Handbook*, the *Organizational Security Management Procedures*, the *Information Security Incident Management Procedures* and the *Management Specifications for Reporting and Complaint Regarding Data Security* to regulate data security management. In 2022, we updated and improved the governance structure of the Information Security Committee, with the responsibilities of the functional bodies of each level defined clearly, forming a comprehensive information security management system.



Structure of Information Security Committee

We always pay attention to information and data security management, and actively participate in industry assessment to meet national and industry standards. In 2022, with outstanding performance in data security management, Jirong Yunke Information Technology Co., Ltd., a subsidiary of Jiayin Group, obtained the "Certificate for Data Security Management Capability" issued by China Academy of Information and Communications Technology ("CAICT"), becoming one of 28 highly representative enterprises (the first batch) selected in 21 industries by CAICT.

Aiming to provide safe and reliable services to our users, we keep optimizing our portfolio of security modules and improving our security capabilities.



Security Module Configuration

• Information Security Audit



Conducted
2 information
security audits

We regularly organize information security audits, including one internal audit and one external audit per year, and one full coverage information security audit every three years. In 2022, we conducted 2 information security audits, and the overall internal audit results endorsed the effective operation of the information security system. Corrective and preventive measures have been developed and implemented for some of the abnormal items inspected. In addition, we have been granted the authentication of information security management system by external auditors.

• Network Attack and Defense Drill



Successfully conducted
2 network attack and
defense drills

To ensure the reliability of the network environment and the authenticity and security of data, Jiayin Group regularly conducts network attack and defense drills to guarantee information security. In 2022, we successfully conducted 2 network attack and defense drills to improve professional capabilities in network information security. In addition, we conduct phishing email tests to effectively enhance employees' ability to identify cybersecurity risks.

• Information Security Training



Conducted **5** training
sessions on information
security and privacy
protection

We place an emphasis on security education and promotion for employees, regularly carry out information security training and release information security related knowledge in a timely manner to cultivate an information security culture. In 2022, we conducted 5 training sessions on information security and privacy protection, covering 359 employees, to continuously improve the information security awareness of employees.



Privacy Protection

Since the establishment, Jiayin Group has always been regarding data security and compliance as the top priority and continuously strengthening user privacy protection. We strictly abide by the *Personal Information Protection Law of the People's Republic of China* and other laws and regulations and have formulated the *Privacy Policy*. In the meantime, we take a range of measures to ensure the privacy and security of users:

• Sensitive personal information is encrypted, and a variety of user authentication measures are implemented according to the level of data security

• A professional team is formed to develop and apply a wide range of security techniques and procedures. Background investigations are conducted on the personnel in charge of information security management and the personnel in key security positions, while strict confidentiality agreements are signed



• Access control mechanisms are set up to ensure that only authorized personnel have access to personal information, preventing data from unauthorized access, public disclosure, modification, damage or loss

• Training sessions on data security awareness and privacy protection for employees are conducted on a regular basis to enhance their awareness of personal information protection

In the event of a personal information security incident, we will, in accordance with the requirements of laws and regulations, promptly inform the user of the incident, the possible impacts, and the measures we have taken or will take, through SMS, telephone, email and other means. We will also promptly address security risks such as system loopholes, network attacks, virus attacks and network intrusions, and take remedial measures in a timely manner in accordance with our contingency plan. Users can also contact us via the personal information protection email address (security-group@jiayinfintech.cn) or service hotline (400-062-7626) if they have any questions about the leakage of personal information.

In 2022, there were no incidents of leakage of user information.



Customer First

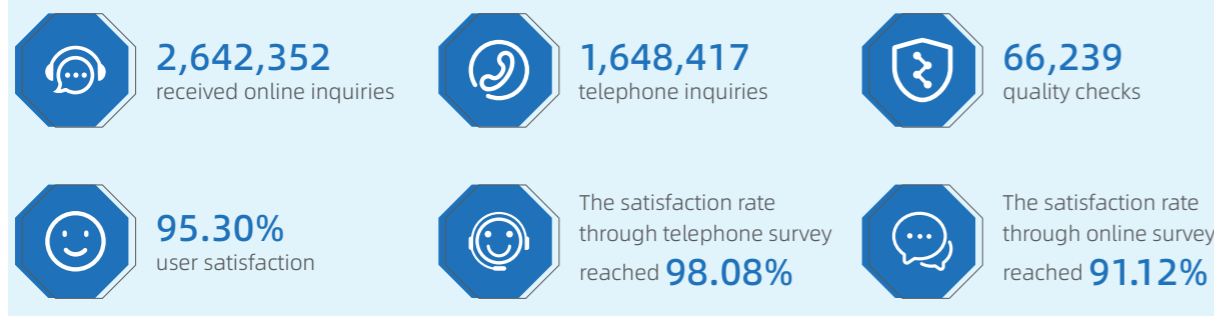
Jiayin Group values the voice of customers, optimizes customer communication channels, provides efficient and convenient solution for users' demands and popularizes financial knowledge. By doing so, we continue to provide users with high-quality services.

Customer Service System

We have established a series of management measures such as *User Service Department Staff Management Measures*, *User Service Centre Site Management Measures* and *User Service Centre Quality Control Management Measures*, and set up various user service channels such as the official hotline, APP online user service, and public email and community forums to understand user demands and feedback in a timely and comprehensive manner.

In order to improve the quality of our services, we attach great importance to user service quality checks and impose strict requirements on our user service staff. We carry out AI full coverage recording of calls, complete intelligent quality through technical means, and manually review problematic content. In addition, we conduct customer satisfaction survey on an annual basis to gain an in-depth understanding of customers' comments on our services and products.

2022



We are constantly optimizing and normalizing the service standards of our team and provide various types of training for user service staff to improve service. During the Reporting Period, we have held 14 new employee training sessions, 19 on-the-job business training sessions and 34 skill enhancement training sessions.

Complaint Management

Strictly abiding by laws and regulations, we continuously improve the complaint mechanism and have established the *User Complaint Response Scheme*. Moreover, we require 100% response to complaints in the light of the customer-centric policy and the principles of "fairness, transparency, comprehensiveness and efficiency". For internal complaints, a complaint specialist is required to complete the complaint within 1 to 2 working days from the date of receipt and give feedback to the user. For external complaints, it is required that complaints are handled within 1 hour to 1 working day.

During the Reporting Period, we had a 100% complaint handling rate and a 90.05% complaint resolution rate. In addition, we have received more than 70 commendations from users with our timeliness, professionalism and positive service attitude. We also analyze common complaint problems on a daily, weekly and monthly basis to improve business.



Sustainable Collection

Loan collection is an important part of the life cycle of a loan and an important means of preventing credit risk. We advocate for people-orientation and require external post-loan service providers to carry out collection work in a humanistic, compliant and effective manner. To continuously strengthen the management of external collection services, we require external post-loan service providers to be professional and efficient, and conduct regular full-coverage reviews of collection recordings to ensure the standardization of post-loan agents' operations, so as to achieve civilized, lawful and effective collection. For verified cases, we recommend that external post-loan service providers take flexible measures for users who have difficulties in repayment. In 2022, some users suffered difficulties in repayment due to the COVID-19 pandemic, and we asked external post-loan service providers to delay collection to alleviate users' repayment pressure.



Case: Delay collection and relieve the repayment pressure of users

We do our best to provide customers with quality services, highlighting people-orientation. In 2022, our user, Mr. Ou, applied for a loan through a loan assistance platform APP of Jiayin Group. When he had repaid the eighth instalment, Mr. Ou temporarily lost his ability to work due to a sudden cerebral infarction, and suffered the large expenditures on medical treatment, therefore, he could not repay the loan as scheduled. Then Mr. Ou immediately informed the external post-loan service provider of his difficulties. The external post-loan service provider strictly followed the requirements of Jiayin Group on post-loan services and the suggestions of delaying collection during the epidemic, verified the situation of Mr. Ou, and finally gave a three-month repayment holiday to relief user's repayment pressure.

Our independently-developed "Chang-E" Intelligent Voice Platform has solved the problems in precision, batch operation and compliance faced by external financial institutions in their services, greatly improving work efficiency and user satisfaction compared to manual services. In 2022, "Chang-E" Intelligent Voice Platform won the "2022 Digital Pioneer Product Award" of the 11th Finance Summit (CFS 2022) and Sustainable Business Conference 2022.

Publicity of Financial Knowledge

In terms of the publicity of consumer financial knowledge, Jiayin Group has formulated an annual plan for consumer rights protection publicity to plan, define duties for and supervise the publicity and education of the protection of financial consumer rights and interests. Moreover, we effectively carry out knowledge publicity through official APP, WeChat public account, self-media platform and other platforms.



Covering more than **10 million** people through new media

We pushed contents related to financial knowledge on topics of illegal intermediaries, prevention of financial fraud and hot topics based on the characteristics of different groups of users. By the end of 2022, we had pushed a total of 19 sessions of specific contents such as "Jiayin Class" and "Anti-fraud Handbook", covering more than 10 million people through new media. Meanwhile, we had also actively communicated with users through the APP, and pushed anti-fraud information by way of website messages, announcements or SMS reminders from time to time, covering a total of more than 200 million people.



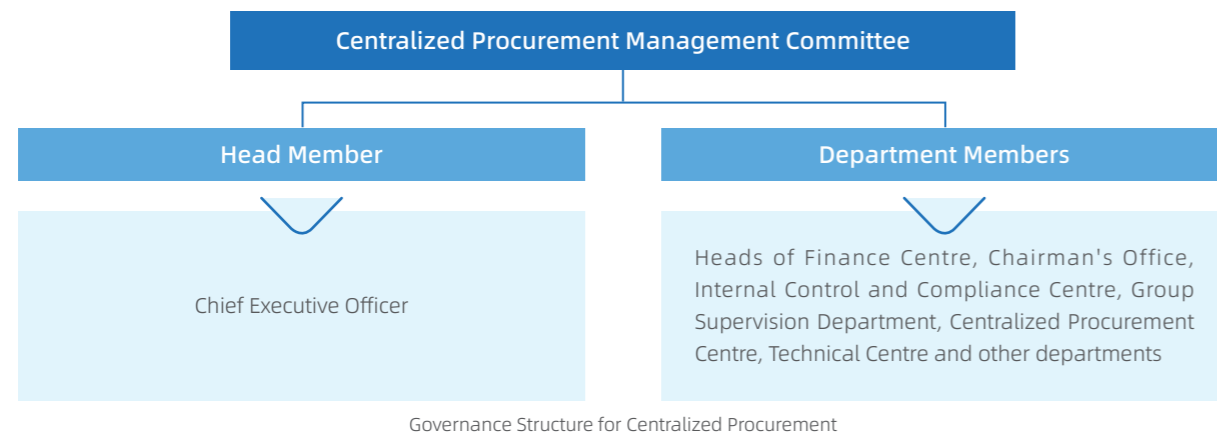
Openness and Cooperation for Mutual Benefits

Achieving success with partners is one of the important values of Jiayin Group beyond development. During our eleven years of development, Jiayin Group has always adhered to an open and inclusive attitude, joining hands with suppliers and partners to achieve win-win cooperation and promote sustainable development of the industry.



Supplier Management

In strict compliance with the laws and regulations, Jiayin Group has formulated the *Centralized Procurement Management Measures* and established the Centralized Procurement Committee, the highest decision-making body for our centralized procurement. We have established a pool of qualified suppliers with which we improve the supplier entry and exit mechanism and select outstanding suppliers on the basis of price, quality, technology and integrity. In addition, we prevent the leakage, damage and loss of supplier information through reasonable and effective information security techniques and management processes.



Governance Structure for Centralized Procurement

2022

Supplier Management

More than **150** suppliers for centralized procurement

More than **20** new suppliers were added

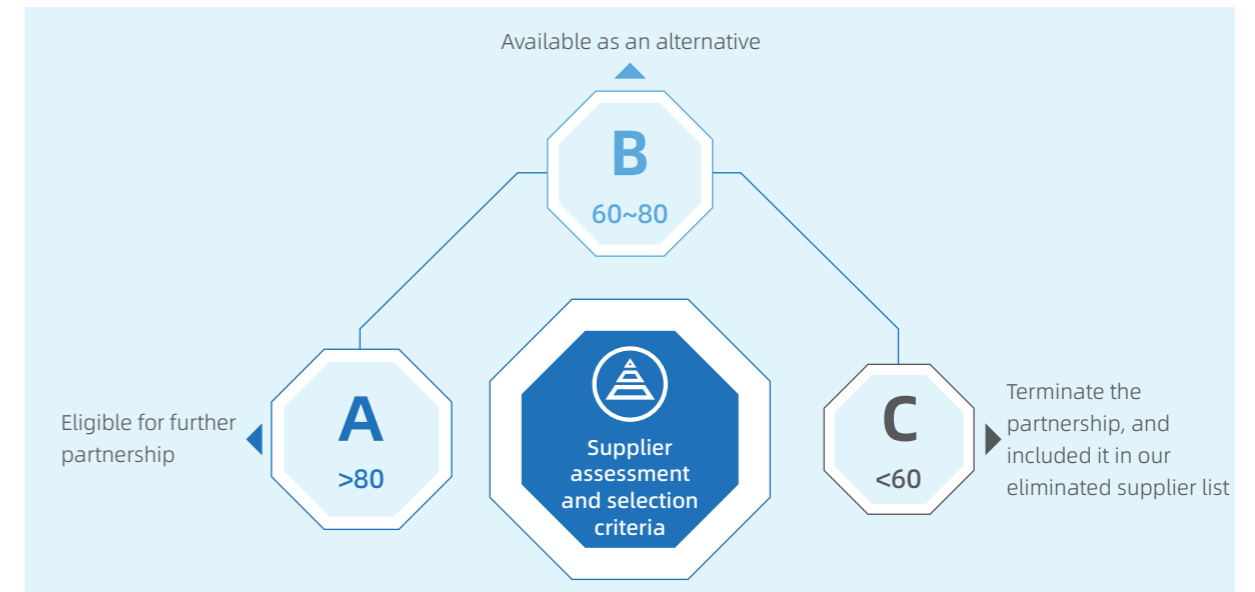
Approximately **20** suppliers were eliminated

Centralized procurement amounted to approximately **RMB 70 million**

Procurement from local suppliers accounted for **98%**

100% integrity signing rate of suppliers' commercial contracts

We established a supplier partnership level to conduct hierarchical management of suppliers, providing a standardized basis for supplier selection. We annually organize regular and occasional assessments on our partner suppliers, and determine them as eligible, alternative or eliminated based on a comprehensive grading. Once the eliminated supplier is re-commissioned, it will be rigorously inspected and assessed.



In order to protect the information and privacy of users, we require all technical service suppliers to sign confidentiality agreements before testing. To achieve stable operation of business, we maintain the stability of channel resources by maintaining or reducing the unit price of newly signed or renewed channels.

We are committed to building a responsible supply chain and actively promoting the concept of sustainable development in the supply chain. In the boarding of suppliers, we inform suppliers of Jiayin Group's ESG requirements and the impact and importance of sustainable development on the cooperation between the two parties. At the same time, we fully consider the social and environmental impact of suppliers, and require them to provide corresponding qualifications, cases and other supporting materials in the boarding and annual audit processes. During the procurement, we give priority to suppliers who are socially responsible and purchase "green products or green-made products" to strengthen environmental protection and social responsibility of suppliers, strengthen their fulfillment of social responsibility, striving to promoting the sustainable development of the supply chain.



Industry Communication

Jiayin Group promotes strategic cooperation and communication with industry partners, actively participates in industry events, as well as shares and exchanges the latest financial technology developments and experiences, to boost the development of financial technology industry jointly with partners.

Industry Cooperation

We proactively cooperate with financial industry partners, jointly promoting the development of the loan facilitation business, enhancing the cooperation "stickiness" in the industry, and working together to enable financial inclusion.



There are **44** cooperative financial institutions in 2022



The number of cooperative financial institutions increased by **22** in 2022



Case: Customized advance credit granting model based on the needs of financial partners

Jiayin Group has provided advance credit granting model to a number of financial partners (including a city commercial bank and a consumer finance company) based on their customer selection rules. The model is deployed at the front end of the risk control system to screen out customers who do not meet the standards of the capital providers, so as to reduce capital providers' workload of risk review, increase the pass rate of Geerong customers' applications, and optimize the capital routing process.

To further safeguard the financial industry and effectively combat the illegal financial industry and illegal activities in the financial industry, in October 2022, Jiayin Group officially joined the Alliance Against Illegal Industry in Financial Field (AIF) to collaborate with the industry to crack down illegal activities and foster a harmonious and stable market environment.

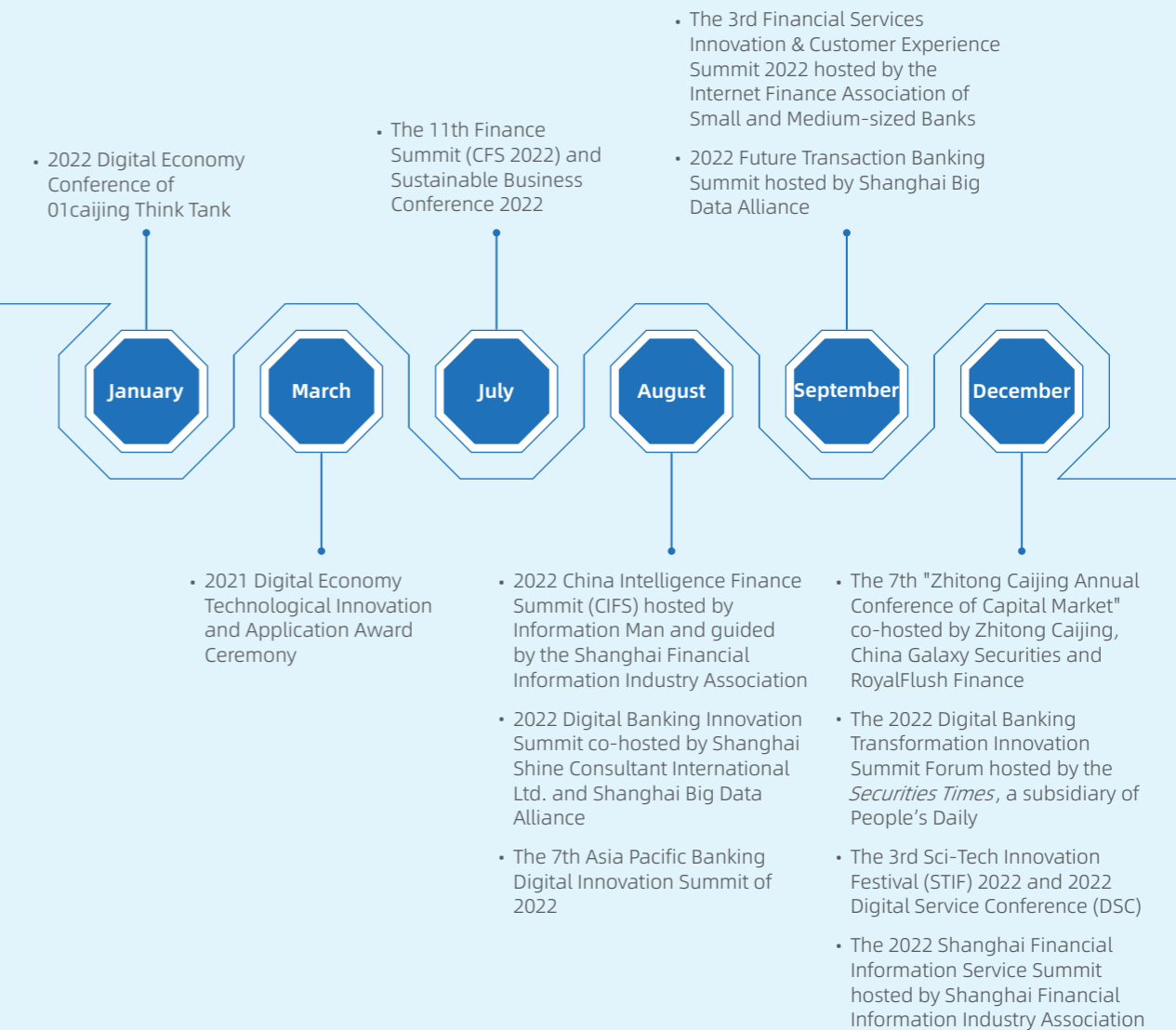
To combat fraud and protect our partners, we have actively removed technical barriers by adopting voice print recognition technology. This measure has filled a void in the earlier voiceprint recognition status, effectively cracking down malicious complaints. At the same time, Jiayin Group gradually has applied voiceprint technology to the overall anti-fraud business process, which supports interception of fraud during the whole life cycle at multiple dimensions, avoiding losses in advance. This technology is widely used in cooperation with financial institutions to crack down illegal financial industry and achieve long-term win-win cooperation.



Industry Activities

Jiayin Group takes an active role in industry conferences and forums, where we showcase the latest scientific and technological developments, and discusses industry hotspots with industry experts. We contribute corporate wisdom, facilitate the progress of financial technology industry, and make valuable contributions of inclusive financing.

Industry Exchange Events Attended by Jiayin Group in 2022



Case: Jiayin Group attended the 11th Finance Summit with two technical products winning awards

The 11th Finance Summit (CFS 2022) and Sustainable Business Conference 2022 were hosted in Beijing on July 28, 2022. With the theme of "gaining strong impetus for high-quality development", more than 1,000 political leaders, business leaders, experts, scholars and media representatives were gathered together at the 11th Finance Summit both online and offline, to exchange in-depth views on hot topics (such as technological innovation, digital transformation, industrial digitalization, digital finance, artificial intelligence, and smart cities), discuss the transformation and upgrading path of digital intelligence in the new era, and explore new growth impetus and new paths for development. Jiayin Group, along with many banks, financial technology companies, Internet platforms and other institutions attended the grand event, sharing business wisdom, forecasting the general trend of China's economic growth and exploring the impetus of China's economic transformation and growth. As a special guest, Li Rongbin, the head of the Technical Product Department of Jiayin Group, gave a keynote speech on the digital transformation of AI-empowered enterprises at the summit. At the summit, two technical achievements of Jiayin Group, "Chang-E" Intelligent Voice Platform and "Mingjian" Intelligent Risk Control Engine attracted broad attention, winning the "2022 Digital Pioneer Product Award" and "2022 Product Technological Innovation Award", respectively.



"Chang-E" Intelligent Voice Platform and "Mingjian" Intelligent Risk Control Engine Won the "2022 Digital Pioneer Product Award" and "2022 Product Technological Innovation Award", respectively

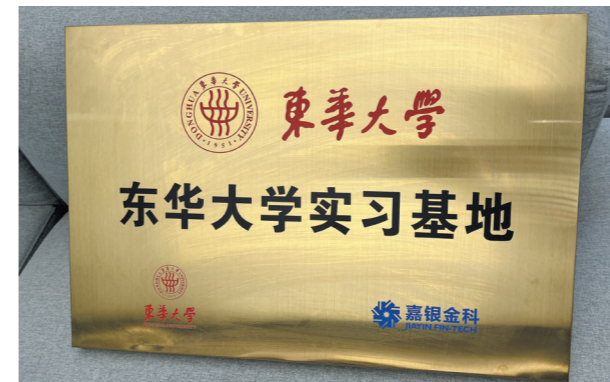
Case: Jiayin Group Held the "2022 FINTECH Seminar"

In January 2023, Jiayin Group hosted the "2022 FINTECH Seminar", a digital event of financial technology, providing an exciting opportunity for academic exchange and collision of ideas. The theme of this year's seminar is "Shining Wisdom with Bright Ideas", which consists of four camps: "risk control", "operations", "products" and "technologies". Hundreds of risk control experts, operation experts, data analysts, product managers, technology big shots and other elites gathered at the event to discuss cutting-edge perspectives and showcase the latest achievements in financial technology.



Promoting the Development of Industry Talents

At Jiayin Group, our unwavering mission is "making dreams possible" and promote the training and development of talents in the industry. Jiayin Group has established long-term and close cooperation with East China Normal University and East China University of Science and Technology to set up internship and practice bases and build an exchange platform for university-enterprise collaboration. In 2022, we extended the university-enterprise cooperation to Donghua University and Shanghai University to provide more learning and practice opportunities for excellent students and graduates.



Jiayin Group and Donghua University Entered into University-Enterprise Cooperation for Internship Base



Jiayin Group and Shanghai University Entered into University-Enterprise Cooperation for Internship Base

To promote the combination of theoretical research and practical innovation in financial inclusion, we donated RMB 6 million in total to China Europe International Business School (CEIBS) twice in 2016 and 2019, and set up "Jiayin-CEIBS Inclusive Finance Research Fund" and "FMBA Innovation Research Award". By integrating scientific research into CEIBS and the support of Jiayin Group, projects undertaken between Jiayin Group and CEIBS have led to remarkable research outcomes in fields of financial inclusion and fintech fields.



Jiayin-CEIBS Financial Inclusion Research Fund:

Open project applications to famous professors and scholars all over the world for related research in financial inclusion and promote the combination of theoretical research and practical innovation for financial inclusion.



FMBA Innovation Research Award:

Aims to support and reward the groups that have conducted innovative research with important practical value in the recent FMBA group research in CEIBS.

Care for Employees and Build a Warm Enterprise

Jiayin Group considers employees as precious assets. We are committed to creating a positive, inclusive and equitable working environment that offers fair promotion and development opportunities, comprehensive training courses and rich spare time activities, giving our employees a sense of belonging and care.



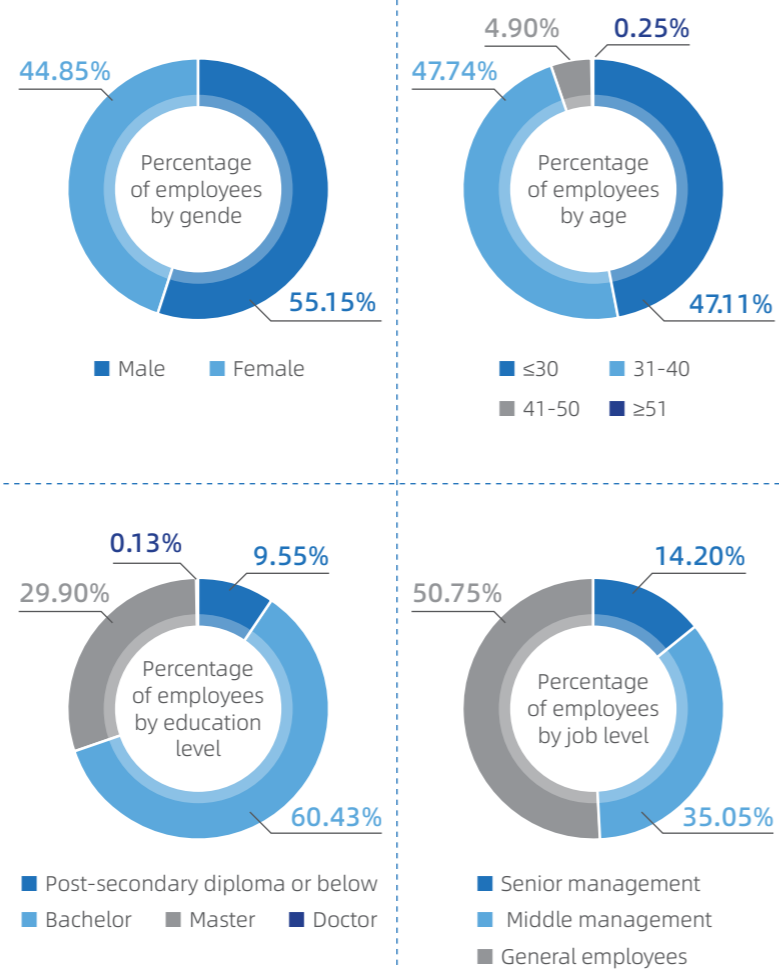
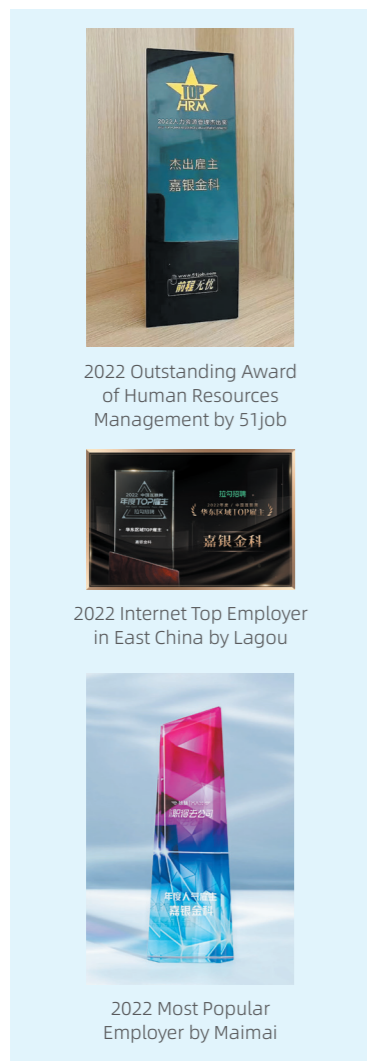
Equality and Diversity

Every employee, regardless of his/her background, is a member of the big "Jiayin Family". While building a thriving business, Jiayin Group strictly abides by laws and regulations, highly respects and protects the human rights of employees, and adheres to the principle of equality, protecting employees' welfare and benefits. We are always committed to building a diversified, harmonious, friendly and co-created work environment.

Fair Employment

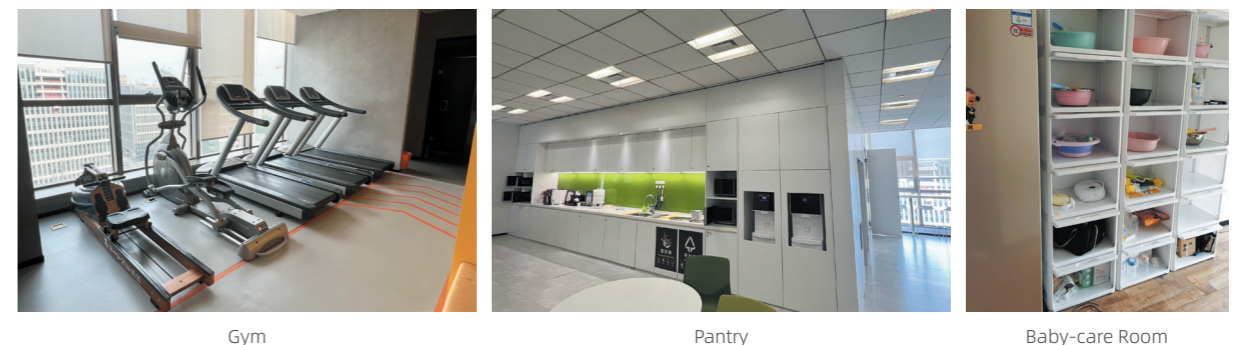
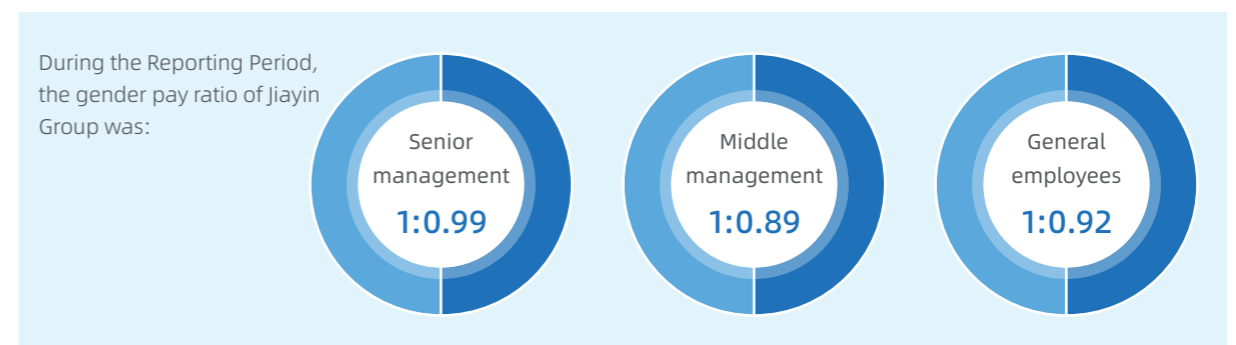
- Percentage of female middle management or above **34.2%**
- Labor contract coverage of **100%**

Jiayin Group has formulated internal policies and regulations such as the *Recruitment Management System* and *Employee Handbook*, uphold equal employment, promote anti-discrimination and provide equal opportunities. We promise that employees are not discriminated against due to gender, region, color, age, religious belief, nationality, race or other factors, and child labor and forced labor are strictly prohibited, as part of our efforts to create an equal and diversified working environment. By the end of the Reporting Period, Jiayin Group had 796 full-time employees including 20 ethnic minority employees and 2 foreign employees. During the Reporting Period, the Company did not employ child labor or forced labor, nor was it involved in any employment disputes.

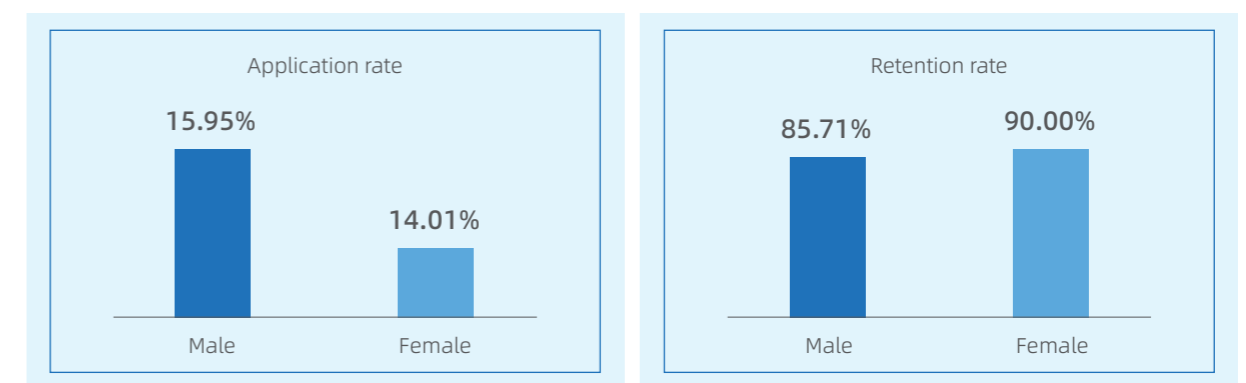


Employee Benefits

Jiayin Group insists on people-oriented policies and provides complete welfare for our employees. We have established a robust remuneration and benefits policies. We promise to pay employees on time, and contribute mandatory social insurance in full, including pension, medical, and unemployment insurance for our employees. In addition to the basic paid annual leave and statutory holidays stipulated by national and local governments, employees are entitled to additional leave benefits such as paid sick leave, parental leave, paternity leave and family leave. Meanwhile, we provide meal allowance, birthday gifts, gym, baby-care room and other benefits to our employees. In 2022, Jiayin Group launched a supplementary commercial insurance program to help employees stay healthy and better withstand risks. We further upgraded our gym and pantries to offer employees a better working experience.



In 2022, the return-to-work rate of employees from parental leave in Jiayin Group was 100%, and the application rate and retention rate are shown in the following chart:



Communication with Employees

Jiayin Group values communication with employees and aims to build a smooth, harmonious and sound communication relationship with them. We have set up the "Chairman Mailbox" to listen to and address employees' reasonable demands proactively. To bring management and employees closer, we conduct various dialogue activities such as Meet with BOSS and Jia Banquet, helping employees have a better understanding of our development and enhance their group cohesiveness and sense of belonging.

Case: "Jiayin Talk" Communication Platform

"Jiayin Talk" is a communication platform of Jiayin Group. In 2022, we held two sessions of "Jiayin Talk", inviting the Chairman and Co-President as guests to engage in dialogues and exchange with employees. Nearly 80 staff participated in each session, with a satisfaction level of over 9.5 out of 10.



"Jiayin Talk" Activity

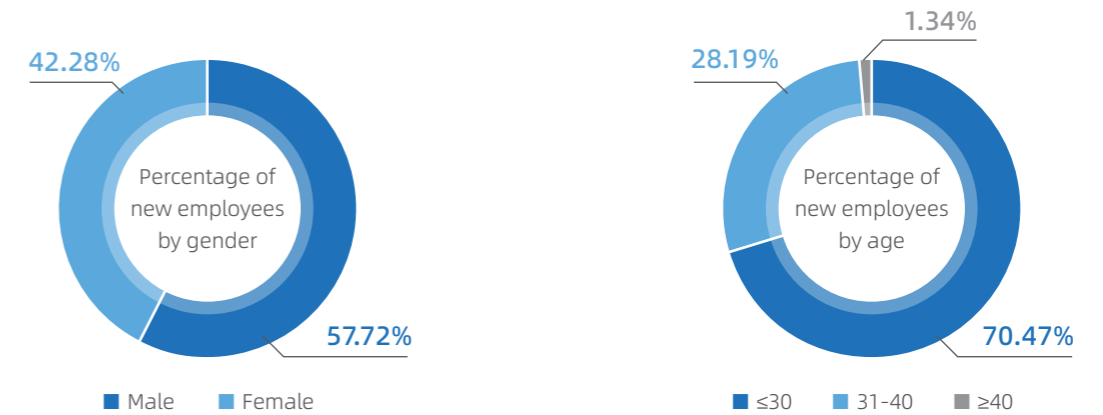
Training and Development

As a technology-oriented enterprise, the attraction, retention and cultivation of talents are crucial for us. Jiayin Group emphasizes staff development. Specifically, it provides employees with a well-established career development path and a diversified training system, creates equal promotion and development opportunities, encourages employees to keep learning and upskill, and helps them achieve their goals and fulfill their dreams.

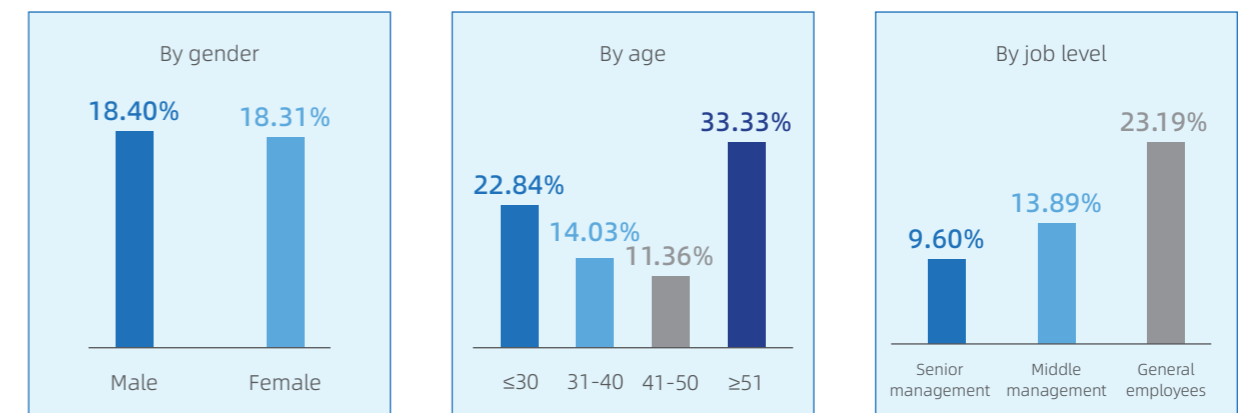
Attracting and Retaining Talents

To better attract and retain talents, we continuously upgrade the *Recruitment Management System*. We provide a fully interactive training experience for new recruits from the interview invitation, field interview, interview feedback, and enrollment experience to post-enrollment integration. With such warm and personalized services, we help create positive emotional experiences and inner emotional identification.

In 2022, Jiayin Group recruited 298 people in total, and the specific composition is as follows:



During the Reporting Period, the employee turnover rate^{note} of Jiayin Group was 18.36%, and the employee turnover rate by different categories is as follows:

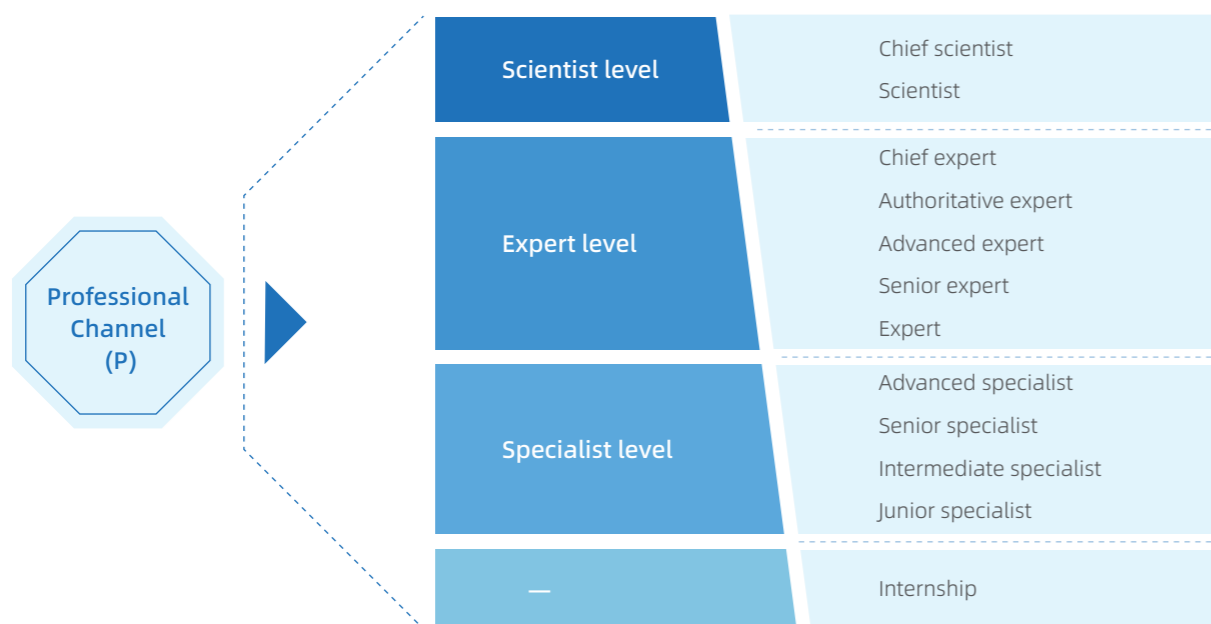
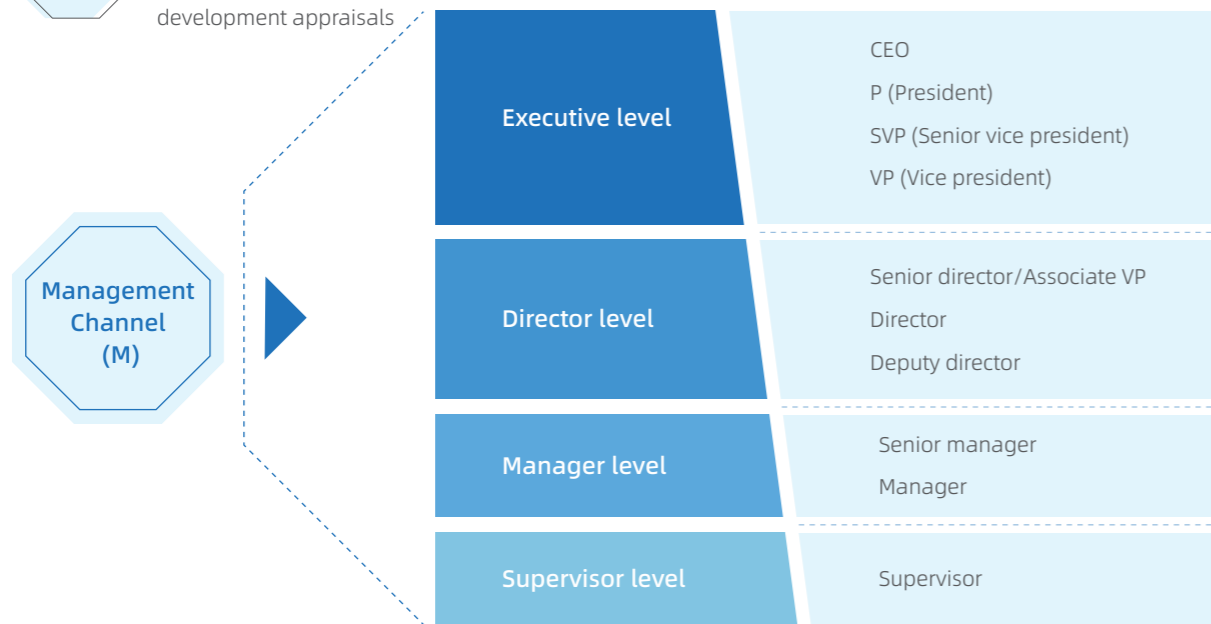


Note: Employee turnover rate = number of lost employees / (number of annual in-service employees + number of lost employees) * 100%

Career Development Channel

Jiayin Group supports employee development. We provide opportunities for career advancement and create equal promotion and development opportunities for our employees. We have established the "Dual Channel" career development path for employees, offering both a "Professional Channel (P)" and "Management Channel (M)". Employees can choose a proper development path based on their own wishes and expertise, achieving career development. In 2022, 100% of employees received regular performance and career development appraisals.

100% of employees received regular performance and career development appraisals

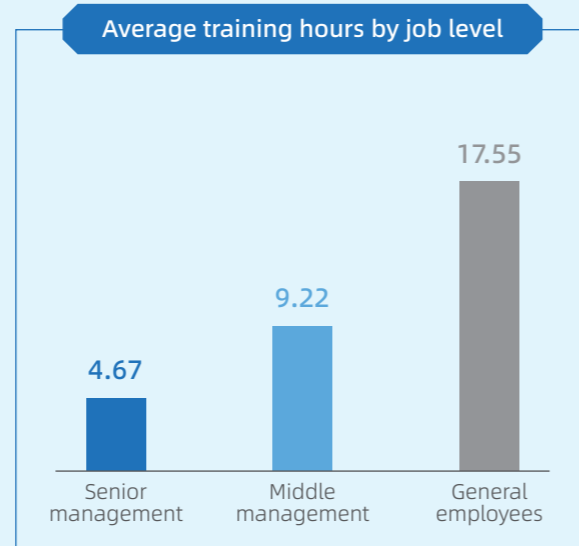
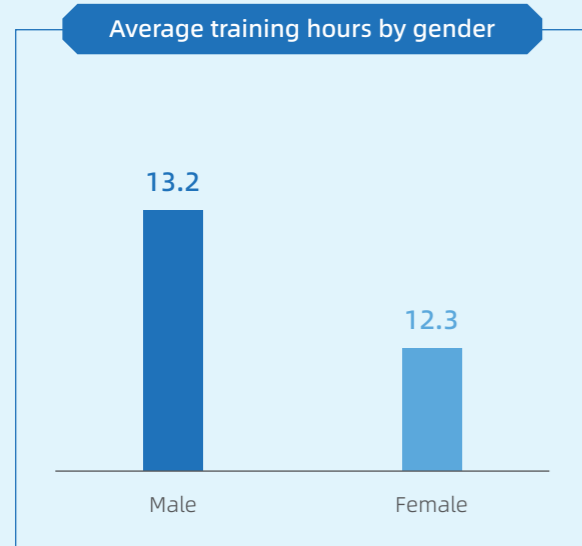
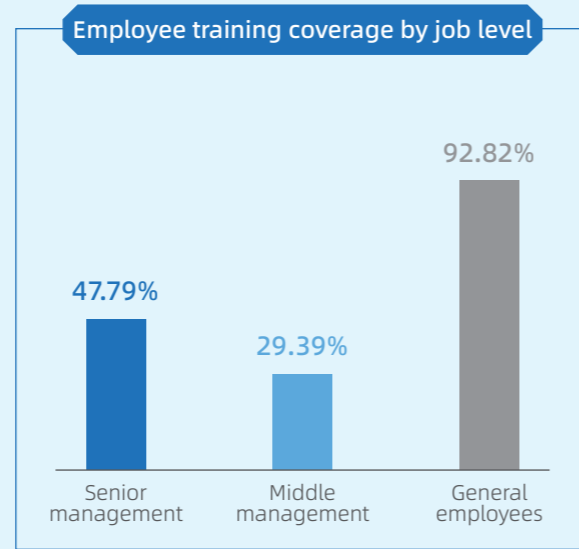
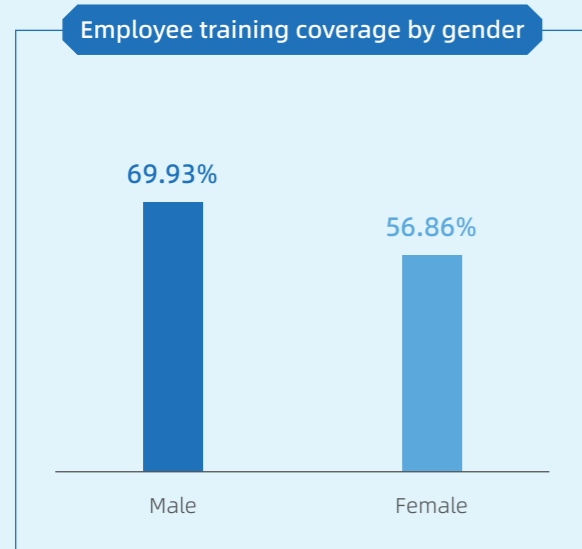


Extensive Training Courses

We keep improving our training system, establishing an internally -and externally-coordinated, vertical-and horizontal-covered employee education and training system, and providing a wide range of training courses to enhance the expertise of our employees and increase their value. In 2022, Jiayin Group launched a new training system called "Jiayin Navigation Academy", which includes leadership training, general capability training, newcomer training, special training (for management trainee, interviewer, etc.) and learning & operations.

- Employee training coverage rate is **64.07%**
- Training expenses RMB **1.21 million**
- Training hours per employee are **12.80 hours**





According to the different career development phases of our employees, Jiayin Group has set up diversified and targeted training courses to help employees with upskilling and career development:

For new recruits, we have launched and iterated "Jiayin New Employees Learning Camp", which aims to provide employees with an in-depth understanding of corporate culture, compliance knowledge and industry status, so as to accelerate their integration into the Company. By the end of 2022, we had successfully conducted 6 sessions of the "Jiayin Newcomer Learning Camp", covering nearly 250 new recruits.

For junior and middle managers, we have launched the "Jiayue Leadership" training program, designing courses that focus on management pain points and practical applications.



For the managers of business departments, we organize case study seminars and conduct targeted training that combines actual management cases and shortcomings.

For senior managers, we provide targeted external learning opportunities to acquire advanced management experience, which in turn will empower the Company's development.



Jiayin New Employees Learning Camp



General Capability Training



Jiayue Leadership Training



Management Training for Business Departments

Health and Safety

Jiayin Group places the paramount importance on the health and safety of employees, committing to providing them with a safe and healthy working environment. We also strive to relieve their psychological stress by various means. As of December 31, 2022, there have been no work-related deaths of employees and no work-related injuries.

Workplace Safety

We always put employees' health first. In 2022, we actively cooperated with building management to conduct an annual fire drill to raise staff safety awareness. To improve emergency response capabilities, we further upgraded the security system in 2022. Our comprehensive security management capabilities and efficiency have been improved through functions including face recognition, video analysis and alarm linkage to safeguard workplace safety.



Fire Drill

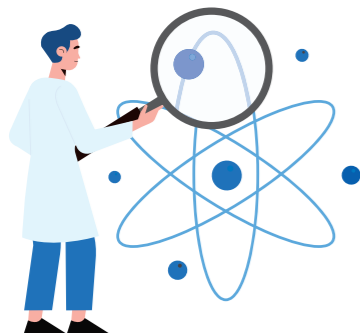
Occupational Health



Checkup coverage reaches **100%**

Jiayin Group comprehensively explores extensive and substantial Employee Assistance Program (EAP) activities to continuously improve employees' sense of presence, happiness and achievement. We organize regular medical checkups for our employees, and the checkup coverage reaches 100%. In 2022, Jiayin Group invited medical professionals to share the knowledge on physical examinations, common infectious diseases and workplace health with all employees, which was well received by the staff.

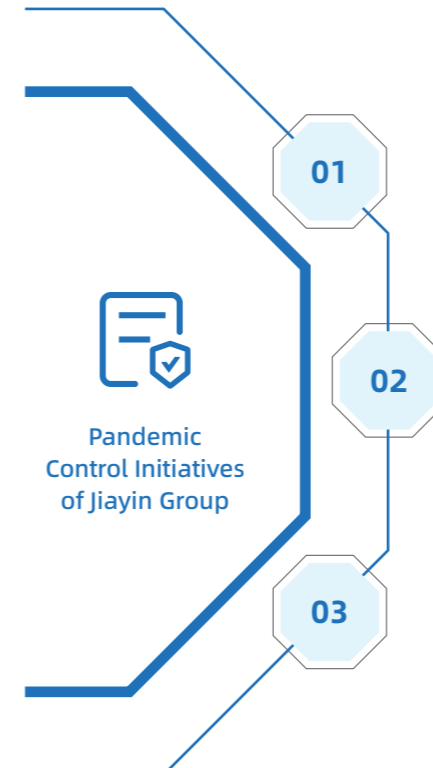
We pay attention to the mental conditions of employees and relieve their emotional stress by holding seminars on psychology, etc. In 2022, in order to relieve employees' emotional stress and anxiety, Jiayin Group continuously introduced a series of lectures on protection against the pandemic, covering protection for young children, immunity protection, mental health adjustment and nutrition adjustment, etc. The lectures provided a multi-level and multi-angle analysis of common psychological conditions of employees, offered advice on improving mental health and introduced some tips for self-adjustment of negative emotions.



Jiayin Group Health Lecture

Pandemic Prevention and Control

Jiayin Group takes various measures to effectively respond to the challenges posted by the COVID-19 pandemic and makes every effort to safeguard the health of employees and the orderly operation of the Company.



During the pandemic, Jiayin Group made every effort to mobilize various resources to offer necessities for our employees. A total of 2 batches of supplies were distributed, each covering more than **1,500** employees.

Jiayin Group provided nucleic acid testing service for its employees. Employee volunteers will voluntarily enroll in the professional training of nucleic acid test institutions and provide exclusive services for employees with testing needs after passing the examination. In 2022, a total of **24,000+** nucleic acid tests were performed.

Jiayin Group has set up a "Jiayin Care Pharmacy" to provide emergency medicines for employees, ensuring the emergency medicine needs of employees.



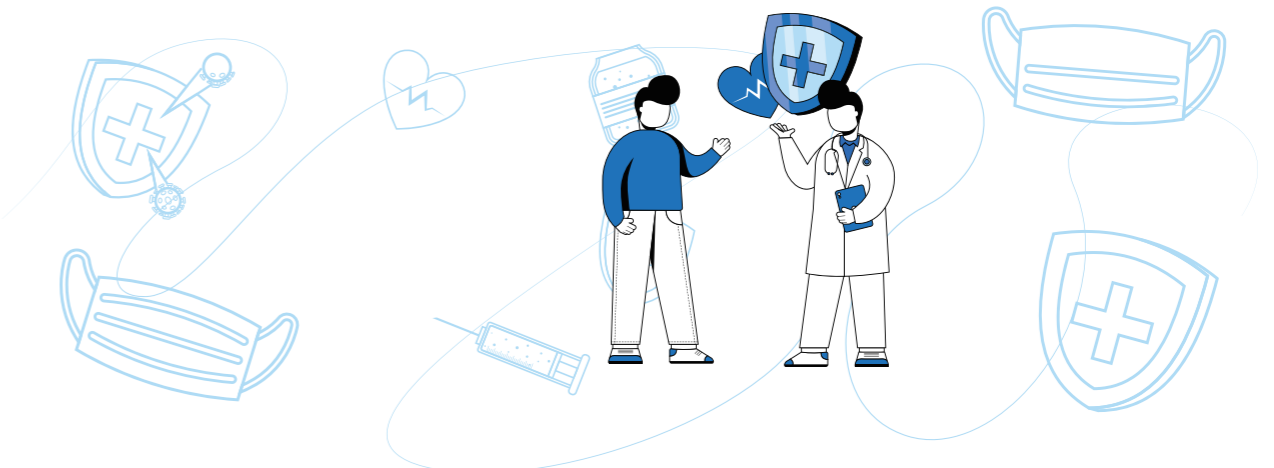
Vegetable Supplies



Jiayin Care Pharmacy



Nucleic Acid Collection



Employee Care

Jiayin Group is committed to creating a workplace that allows all employees to enjoy "happy work, healthy life", takes good care of the employees and provides them with various benefits. During the Reporting Period, we arranged afternoon tea every Friday afternoon to encourage employees to enjoy work and life. For employees who were required to work overtime, we provided overtime meals and reimbursement for taxi fares. During traditional festivals, we also prepared various interesting holiday benefits for our employees.



We have established 8 clubs such as soccer, badminton, yoga and dance to enrich the spare time of our employees. In 2022, we continued to carry out a variety of staff activities that deliver the care of the Jiayin family, organizing a total of more than **400** activities that involved more than **1,000** person-times.

Case: 1024 Programmer's Day

To communicate the Company's care to our IT staff, inspire their vitality and promote cross-departmental interaction, Jiayin Group held the Programmer's Day in October 2022. This event involved about 400 employees with an overall satisfaction score of 9.65 out of 10.



1024 Programmer's Day



"Tea Blending by Masters" Afternoon Tea Activity

Women's Day Celebration



Dragon Boat Festival Activity

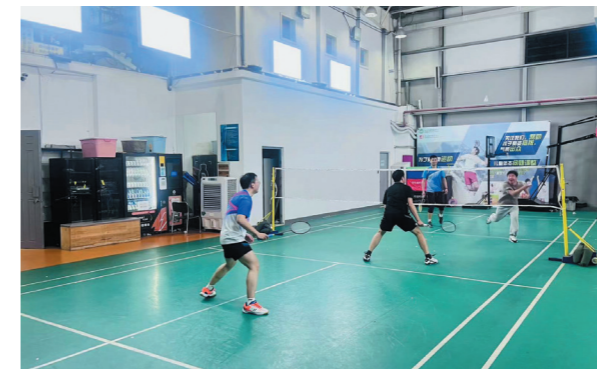
Thanksgiving Day Activity



Basketball Club



Yoga Club



Badminton Club



Jiayin Group 11th Anniversary Celebration

Low-carbon Operations and Conduct Green Responsibility

Jiayin Group is committed to the principles of green, low-carbon and sustainable development. We actively responds to UN SDGs and the goal of carbon neutralization of China. From the perspective of energy saving, emission reduction and green operation, we strive to construct a green low-carbon environmental protection system to fulfill environmental protection responsibilities.

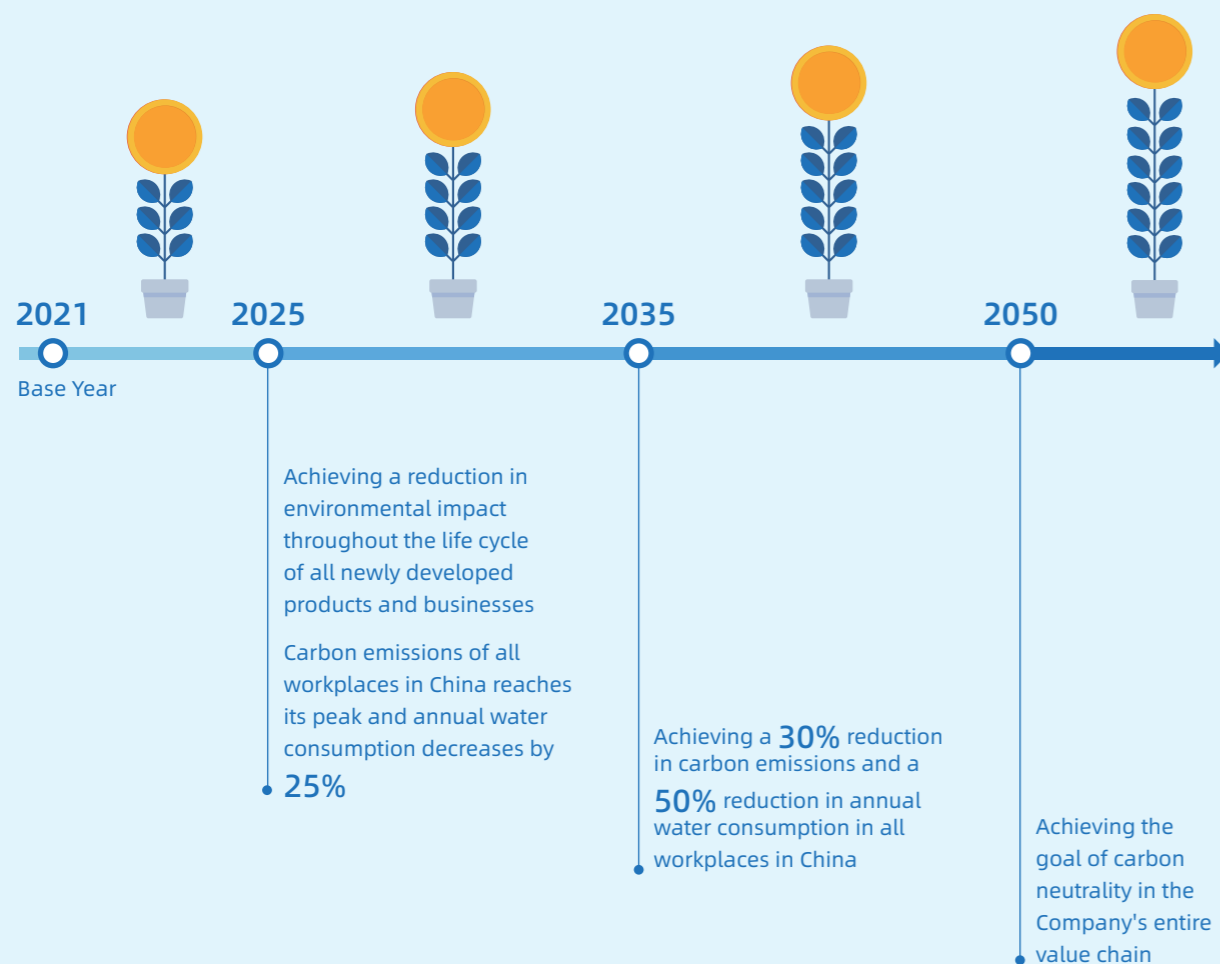


Carbon Neutralization Goal

Jiayin Group actively responds to China's "3060" carbon peak and neutrality goals, and has correspondingly developed the carbon neutralization planning of Jiayin Group. We take initiatives to save energy and reduce emissions, improve energy efficiency, and conduct green, low-carbon and sustainable development, contributing to the national carbon neutralization goal.

In the future, we will firmly implement the concept of green and low-carbon development, and comprehensively promote green and low-carbon management throughout the entire life cycle of our products and business on the basis of efficient use of resources, strict protection of the ecological environment. Meanwhile, we continue to optimize our travel system and supporting systems, and actively encourage employees to take public transportation to reduce greenhouse gas emissions.

Setting 2021 as our base year, we commit to promoting the green and low-carbon operation concept and achieving carbon neutrality across our entire value chain by 2050 through step-by-step implementation and progressive reforms.



Carbon Neutralization Planning of Jiayin Group

Green Operations

We are in strict compliance with laws and regulations including the *Environmental Protection Law of the People's Republic of China*, and the *Energy Conservation Law of the People's Republic of China* to ensure compliance and green operations. During the Reporting Period, there were no violations of environmental laws nor any environment-related penalties or fines.

We actively practice green office, guide all employees to develop environmental protection awareness, and strive to create a green office environment. To this end, we take the following measures:

- promote paperless office, encourage double-sided printing, and place a dedicated area for "secondary use" paper next to the printer
- recycle stationery, shopping bags and express cartons to improve resource utilization
- properly place green plants in the office area to absorb dust and reduce noise, adjust office humidity and purify indoor air
- post garbage sorting guidelines in public areas to raise staff awareness of garbage sorting, and arrange special personnel to finely sort office waste to ensure proper waste disposal
- use eco-friendly decoration materials and furniture in the office floor renovation project, and engage professional institutions to conduct air treatment and testing
- set up hazardous waste recycling boxes to ensure the compliant disposal of hazardous waste and reduce environmental pollution



Recycling of Express Cartons



Recycling of Shopping Bags

During the Reporting Period, the water consumption and paper consumption of the Company were as follows:

	2022	2021	Unit
Water consumption and intensity^{[1][2]}			
Water consumption	907.09	1921.44	Tons
Intensity of water consumption	0.28	1.08	Ton/RMB million of revenue
Paper consumption^{[3][4]}			
Total paper consumption	2.89	4.16	Tons
Intensity of paper consumption	0.09	0.23	Ton/RMB million of revenue

Notes:

[1] The scope of the water consumption data covers the office sites in Shanghai and Chongqing, exclusive of the office sites in Beijing. Due to employees working from home during the pandemic, water usage was significantly reduced.

[2] Due to the change in statistical criteria, the water consumption data for 2021 was revised.

[3] The scope of paper consumption data covers the office sites in Shanghai, exclusive of the office sites in Chongqing and Beijing.

[4] Due to the change in statistical criteria, the paper consumption data for 2021 was revised.

Energy Saving and Emission Reduction

We promote and implement the green business model of energy-saving and emission-reduction. As an internet fintech company, the daily operation of the Company does not involve significant carbon emissions. Carbon emissions mainly come from greenhouse gas (GHG) emissions generated from electricity consumption and business travel of employees.

We have recognized that energy saving and emission reduction are vital to the sustainable development of the Company, and have adopted measures to reduce carbon emissions:



- implement one-hour lights-out during lunch break
- put up energy-saving signs in office areas
- adjust air conditioner run time based on seasons
- use energy-efficient equipment including LED lamps in office areas
- encourage video conferencing and teleconferencing, reduce unnecessary business travel, and promote travelling by high-speed rail instead of by airplane
- recommend employees to commute by public transportation



One-Hour Lights-Out during Lunch Break

During the Reporting Period, the energy consumption and GHG emissions of the Company were as follows:

	2022	2021	Unit
Energy consumption and intensity^[1]			
Purchased electricity	424.95	527.69	MWh
Gasoline	6,224.65	8,982.6	Litre
Energy consumption intensity	0.15	0.34	MWh/RMB million of revenue
GHG emissions and intensity^{[2][3]}			
Scope 1 GHG emissions (business vehicle gasoline)	13.83	19.95	tCO ₂ e
Scope 2 GHG emissions (purchased electricity)	183.29	239.06	tCO ₂ e
Scope 3 GHG emissions (air business travel)	111.20	213.77	tCO ₂ e
Total GHG emissions	308.32	472.79	tCO ₂ e
Intensity of GHG emissions	0.09	0.27	tCO ₂ e/RMB million of revenue

Notes:

[1] The above data covers that of office sites in Shanghai, Chongqing and Beijing, excluding the data of air conditioner of the computer room in Youyou Century Plaza in Shanghai.

[2] The calculation method of GHG emissions refers to the *Greenhouse Gas Emission Accounting Methodology and Reporting Guide for Enterprises in Other Industries (for Trial Implementation)* issued by the National Development and Reform Commission of the People's Republic of China in 2015; The default values of emission factors for electricity of the company whose main production location is Shanghai, refer to the *Notice of Shanghai Ecological Environment Bureau on Adjusting the Values of Emission Factors Related to the City's Greenhouse Gas Emission Accounting Guide*; The default values of emission factors in Chongqing and Beijing refer to the *2011 and 2012 China Regional Power Grid Average Carbon Dioxide Emission Factor for CO₂ emission factors* of the Central China Regional Grid and the North China Regional Grid.

[3] In 2022, our GHG emissions calculation was extended to energy consumption of business vehicles, and the scope and data of GHG emissions for 2021 were revised accordingly.

Address Climate Change

Climate change is a global challenge impacting enterprises worldwide, bring uncertainties to their operations. Jiayin Group actively identifies climate change-related risks. Specifically, exposure to potential climate-related risks includes impacts from physical risks such as extreme weather events and sea level rise; while transition risks such as policy and legal, technological, market and reputational risks have a low impact on us.

We prioritize the assessment of climate-related risks and the actual and potential impact they may have on our business and strategy, and have developed relevant countermeasures. In our daily operation, we increase the advocacy efforts on climate change, formulate emergency procedures and precautions, and enhance the resilience of employees to respond to extreme weather. We follow weather forecasts and issue extreme weather notices and precautions to employees in advance. Meanwhile, we maintain communication with relevant property management personnel, report potential safety hazards in workplace, and follow up on property management's emergency treatment; we assign special personnel to conduct inspections in key areas of the workplace in advance, increase the frequency of workplace inspection, and report problems immediately and coordinate processing. We will also continue to optimize our travel system and supporting systems and guide our employees to choose public transportation to practice low-carbon emission reduction.



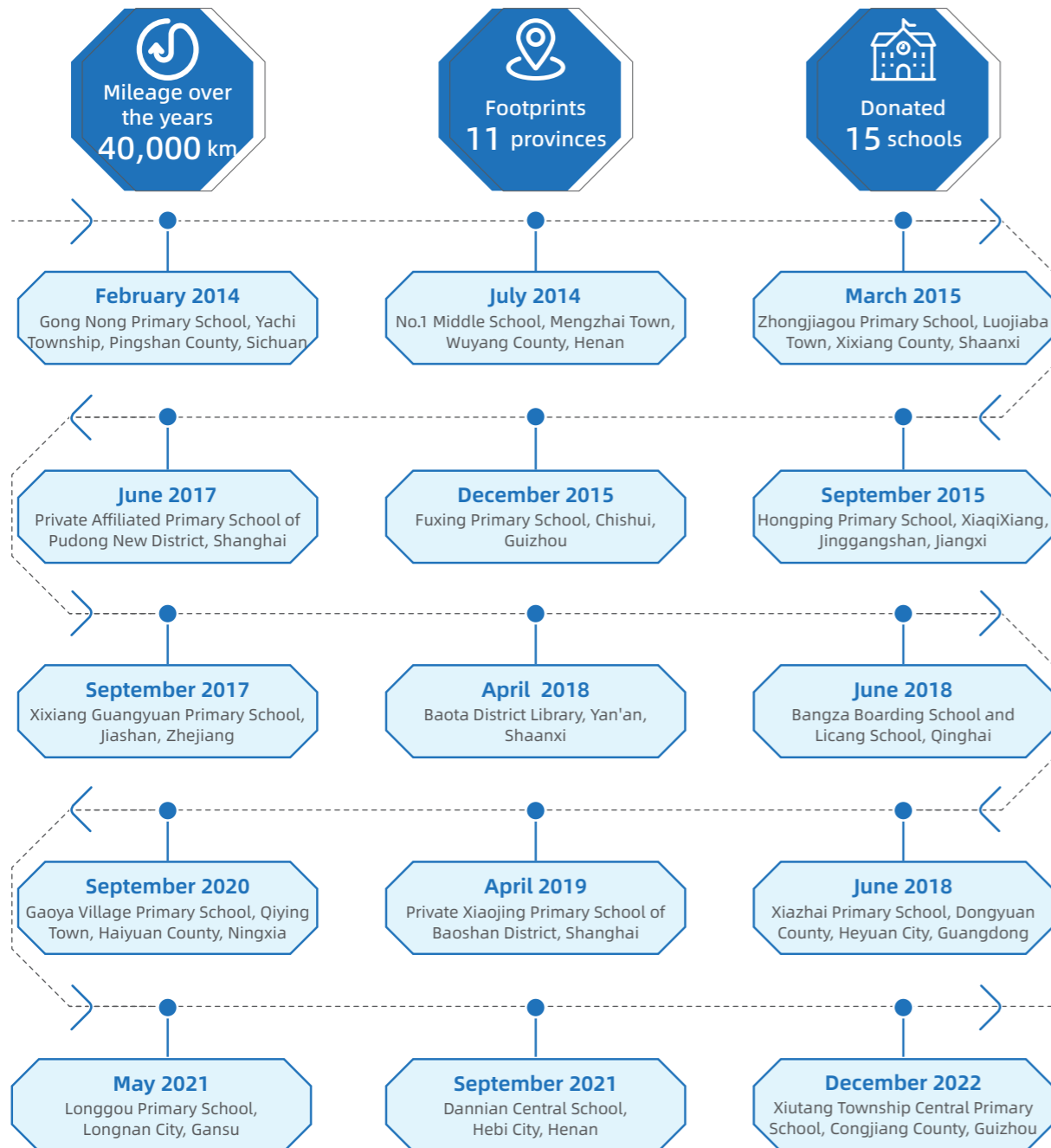
Enthusiasm for the Public Welfare and Sowing the Seeds of Dreams

Adhering to the public welfare spirit of "make dreams possible", Jiayin Group continuously contributes humanistic care to the society by practicing social welfare, which provides continuous moral motivation for the sustainable and healthy development of the Company. We have launched public welfare projects such as public welfare education, blood donation, teenager mental health care and farmer assistance to help the needy groups with concrete actions. In this way, we hope to call on more people to the public welfare cause, demonstrating the responsibility of Jiayin Group as a responsible and caring enterprise.



Charity Activities for Education

As a socially responsible fintech company, Jiayin Group has consistently shown deep concerns for the education of children in remote areas and has been conducting public welfare education for many years. In this way, we are spreading the concept of cutting-edge technology and planting the seeds of dreams. Our "Dream Maker" public welfare education program has been carried out for many years, creating more value for society and contributing to the revitalization of rural education through solid actions. By the end of 2022, we had donated to 15 schools across 11 provinces including Sichuan, Henan, Shaanxi, Guizhou, Zhejiang, Qinghai, Guangdong, Ningxia and Gansu with public welfare journey reaching approximately 40,000 kilometers.



In December 2022, Jiayin Group charity team traveled thousands of miles to Xiutang Town of Congjiang County in Guizhou Province, and delivered brand-new school uniforms, school bags, bed sheets and bedding, books, stationery and computers, and other daily and school supplies to over 400 students at Xiutang Township Central Primary School. Meanwhile, we offered a lively science experiment and exploration course at the school to inspire the learning dreams of children from remote mountain regions.

"In the 71 years since the school was founded, this is the first time we have received such a generous donation and the first time we have seen such big smiles on the faces of the children."

-Principal Huang, Xiutang Township Central Primary School



Xiutang Township Central Primary School

Teenager Mental Health Care

In 2021, Ms. Li Du and Ms. Qiao Jing, with the support of Jiayin Group, launched the Jiaying Special Charity Fund in collaboration with the Shanghai Soong Ching Ling Foundation. In order to draw society's attention to the mental health of the youth, the founders and the caring people of Jiaying Special Charity Fund jointly created the "Smile from the Heart" project, which aims to promote the balanced and healthy development of the body and mind of the youth and provide them with more possibilities for their future.

The "Smile from the Heart" project is supported by the Shanghai Mental Health Center, and relying on the expertise of the center, has established a team comprising psychiatrists and therapists to develop a multimedia curriculum for psychology education on campus and promote mental health education for primary and secondary school students, aiming to achieve our main objective of increasing the mental health knowledge of them. The program also provides training to psychology teachers at primary and secondary schools to improve mental health education on campus.

In 2022, the "Smile from the Heart" project was fully kicked off, joining forces from the mental health center, government, schools, society and other parties to continuously conduct online and offline caring activities for youth mental health in multiple cities across China.

"99 Charity Day" Fundraising



The project raised RMB **374,620.72**

During the "99 Charity Day" in September 2022, Jiaying Special Charity Fund launched the "Smile from the Children's Heart" public welfare project on Tencent's public welfare platform and launched activities such as "Donate Together" and "Matching Donation" to mobilize various social forces to raise funds for youth. The project raised RMB 374,620.72, all of which was donated to the Shanghai Soong Ching Ling Foundation for youth mental health care.

"Smile from the Heart Lecture" Livestreaming



Free livestreaming course for teenagers, which lasted for **20+ hours**

The "Smile from the Heart Lecture" invited psychologists from Shanghai Mental Health Center to give a free livestreaming course for teenagers on topics such as parent-child relationship, gender education, stress management and emotion management, which lasted for 20+ hours.

One-on-One Psychological Consultation

Provide one-on-one online psychological consultation for students and helped 13 students with mental health challenges in 5 schools in Bazhong City, Sichuan Province. The problems mainly involved game addiction, depression, anxiety, isolation, suicidal tendencies and other psychological disorders.

Offline Mental Health Training at Schools in Multiple Locations

On November 23, 2022, the "Smile from the Heart Lecture" was held in the lecture hall of Shanghai Luoshan Middle School and broadcast to other classes, with more than 1,200 students and teachers participating in the courses online and offline.



"Smile from the Heart Lecture" at Shanghai Luoshan Middle School

On December 9, 2022, the first mental health training for teachers, under the "Smile from the Heart" project of Jiaying Special Charity Fund affiliated to Shanghai Soong Ching Ling Foundation, was held in Xiutang Township Central Primary School, Congjiang County, Guizhou Province, covering teachers of kindergartens and primary schools in Xiutang Township.



Public Welfare Training on Mental Health for Teachers in Xiutang Township, Congjiang County, Guizhou Province

On December 15, 2022, Jiaying Special Charity Fund worked with the government of Yongshan County, Yunnan Province to carry out a county-wide mental health public welfare project for primary and secondary school students. As the invited teacher for the "Smile from the Heart" project of Jiaying Special Charity Fund, Cunchun Ye, an associate professor of psychology in the Faculty of Education of Yunnan Normal University and the director of the Professional Psychological Consultation Committee of Yunnan Psychology Association, conducted two training sessions for teachers and students on mental health knowledge. More than 4,000 teachers and about 70,000 students across over 200 primary and secondary schools and kindergartens in the county participated in the training and learning via online and offline.



Signing Ceremony of Jiaying Special Charity Fund and Yongshan County



Training on Mental Health for Primary and Secondary School Students and Teachers in Yongshan County, Yunnan Province

Rural Revitalization

"Rural Revitalization" is indispensable for achieving common prosperity, and it is also an area of ongoing focus of Jiayin Group's public welfare commitment. We have been increasing our efforts in rural revitalization with public welfare farmer assistance programs and party-enterprise joint development, to provide all-round support for rural revitalization.

In January 2022, we held a signing ceremony with the Party Branch of Juyuanqiao Village in Yuepu Town, Baoshan District, Shanghai to initiate a new model of Party-led village-enterprise joint development for rural revitalization. The village - enterprise pairing started a new model of collaboration between enterprises and rural Party organizations in Party building and joint development. It marked a new chapter in creating a new pattern of grass-roots Party building in Yuepu Town, characterized by sharing Party building resources, making joint efforts for economic development and co-creating beautiful villages. In addition, it also makes positive and effective exploration on rural revitalization, which is of great significance in achieving win-win cooperation and promoting rural revitalization in the township.



Party Building Activity of "Rural Revitalization with You and Me"

In March 2022, Jiayin Group made donations to Caoze Community, Hongze District, Huai'an City to build roads, enhancing rural infrastructure.



Made donations to Caoze Community, Hongze District, Huai'an City to build roads

Blood Donation

In a proactive response to the call of "World Blood Donor Day", we organize employees to donate blood, fulfilling our social responsibility while contributing to the life-saving efforts. In June 2022, 52 employees donated a total of 13,600 ml blood. Each drop of this life-giving gift carried the love from the Jiayin employees, mingled with warmth and goodwill, and connected Jiayin people with strangers like a bond.



Blood Donation

Fight Against the Pandemic

Jiayin Group cares for its employees and helps them to overcome the difficulties. In addition, Jiayin Group embraces its corporate responsibility and combats the pandemic together with all walks of society. During the critical period of fighting the pandemic in 2022, Jiayin Group made donations to Shanghai Charity Foundation and Society for Promotion of the Guangcai Program of Putuo District to help fight against the pandemic. During the pandemic period, Party members and employees of Jiayin Group volunteered for the pandemic prevention in communities, contributing to the fight against the pandemic in Shanghai with their solid actions.

Following the outbreak in Shanghai, many communities experienced manpower shortages. Party members and employees of Jiayin Group rushed to volunteer for the communities, assisting in nucleic acid testing, providing logistic services and distributing pandemic prevention supplies. During the pandemic, we saw our employees volunteering for community pandemic prevention everywhere, and their actions exemplified the expression of "Fighting the Pandemic with Unity and Protecting Shanghai with My Efforts", and they were hailed as "Heroes in Harm's Way" from Jiayin Group.



Volunteers of Jiayin Group

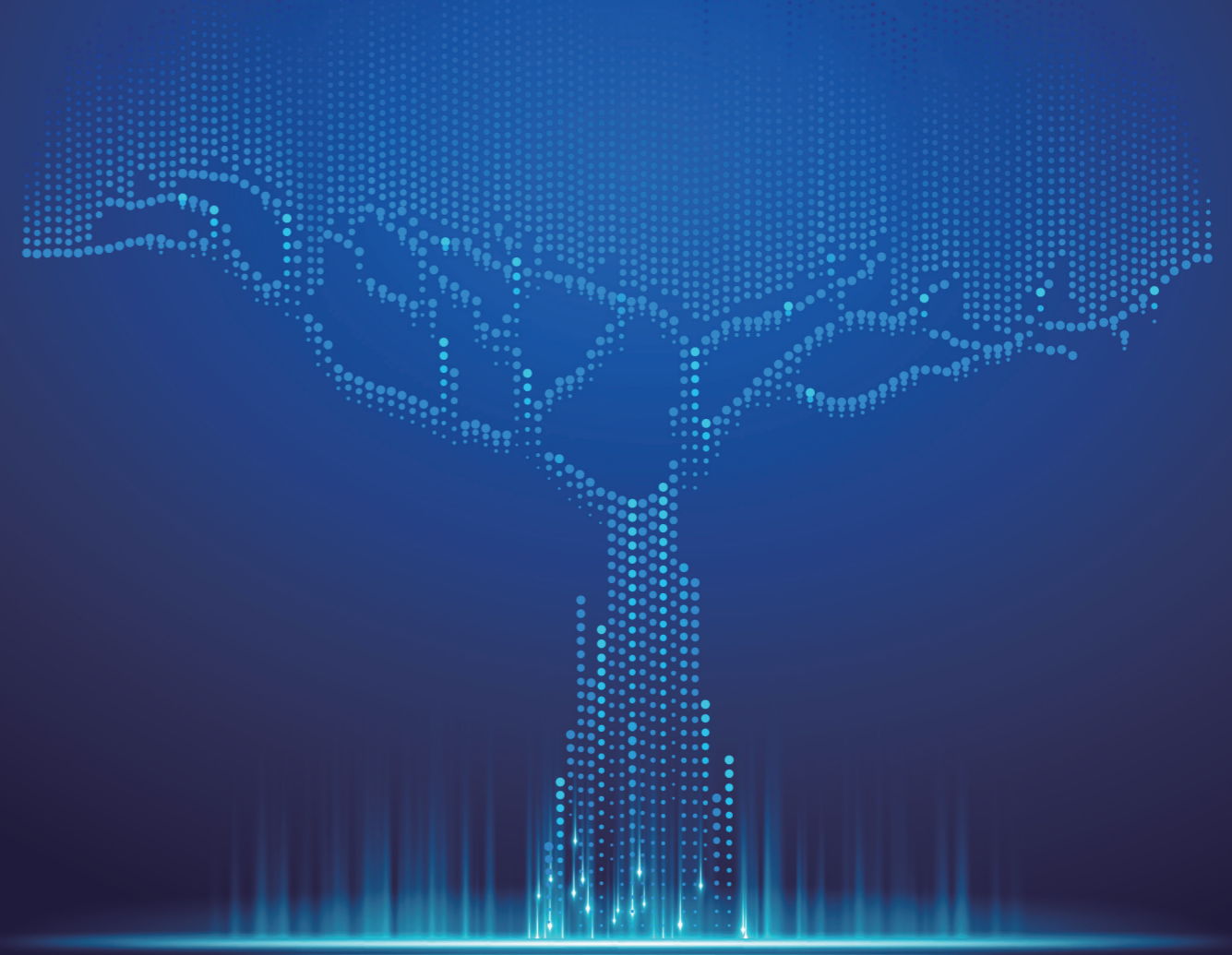
Outlook

The origin of water ripples must be distant, and the roots of flourishing trees must run deep.

Amidst the unprecedented changes and profound challenges never seen before, the pace of fintech digitalization has never stopped.

Under the Fintech and digitalization trend, we are certain to encounter both difficulties and opportunities. As long as we stick to our original aspiration and keep making transformation and progress, every endeavor will lead us towards a brighter tomorrow.

Looking forward to the future, we will continue to forge ahead and work together with all partners to strive for our aspirations! We will bring new possibilities to our dreams and write a new chapter of development for Jiayin Group.



Appendix

GRI Standards Index

Instructions for the use of GRI: Jiayin Group has disclosed the contents described in the GRI Content Index for the period from January 1, 2022 to December 31, 2022 with reference to the *GRI Standards*.

GRI Standards	Disclosure	Section(s)
The organization and its reporting practices	2-1 Organizational details	About Jiayin Group
	2-2 Entities included in the organization's sustainability reporting	About this Report
	2-3 Reporting Period, frequency and contact point	About this Report
	2-4 Restatements of information	/
	2-5 External assurance	/
Activities and workers	2-6 Activities, value chain and other business relationships	About Jiayin Group
	2-7 Employees	Care for Employees and Build a Warm Enterprise
	2-8 Workers who are not employees	Care for Employees and Build a Warm Enterprise
Governance	2-9 Governance structure and composition	About Jiayin Group
	2-10 Nomination and selection of the highest governance body	Please refer to the Company's annual report
	2-11 Chair of the highest governance body	Please refer to the Company's annual report
	2-12 Role of the highest governance body in overseeing the management of impacts	Corporate Governance
	2-13 Delegation of responsibility for managing impacts	/
	2-14 Role of the highest governance body in sustainability reporting	/
	2-15 Conflicts of interest	Please refer to the Company's annual report
	2-16 Communication of critical concerns	Stakeholder Communication
	2-17 Collective knowledge of the highest governance body	/
	2-18 Evaluation of the performance of the highest governance body	Please refer to the Company's annual report
	2-19 Remuneration policies	Please refer to the Company's annual report
	2-20 Process to determine remuneration	/
	2-21 Annual total compensation ratio	/

GRI Standards	Disclosure	Section(s)
Strategy, policies and practices	2-22 Statement on sustainable development strategy	ESG Governance
	2-23 Policy commitments	Low-carbon Operations and Conduct Green Responsibility
	2-24 Embedding policy commitments	/
	2-25 Processes to remediate negative impacts	/
	2-26 Mechanisms for seeking advice and raising concerns	/
	2-27 Compliance with laws and regulations	The Company strictly abide by laws and regulations of various countries/regions
	2-28 Membership associations	About Jiayin Group
	Stakeholder engagement	2-29 Approach to stakeholder engagement
2-30 Collective bargaining agreements		/
GRI 3: Material Topics	3-1 Process to determine material topics	ESG Governance
	3-2 List of material topics	ESG Governance
	3-3 Management of material topics	ESG Governance
GRI 201: Economic Performance	201-1 Direct economic value generated and distributed	About Jiayin Group
	201-2 Financial implications and other risks and opportunities due to climate change	Low-carbon Operations and Conduct Green Responsibility
	201-3 Defined benefit plan obligations and other retirement plans	/
	201-4 Financial assistance received from government	/
GRI 202: Market Presence	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	/
	202-2 Proportion of senior management hired from the local community	/
GRI 203: Indirect Economic Impacts	203-1 Infrastructure investments and services supported	Enthusiasm for the Public Welfare and Sowing the Seeds of Dream
	203-2 Significant indirect economic impacts	Enthusiasm for the Public Welfare and Sowing the Seeds of Dream
GRI 204: Procurement Practices	204-1 Proportion of spending on local suppliers	/
GRI 205: Anti-corruption	205-1 Operations assessed for risks related to corruption	About Jiayin Group
	205-2 Communication and training about anti-corruption policies and procedures	About Jiayin Group
	205-3 Confirmed incidents of corruption and actions taken	About Jiayin Group

GRI Standards	Disclosure	Section(s)
GRI 206: Anti-competitive Behavior	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	/
GRI 207: Tax	207-1 Approach to tax	/
	207-2 Tax governance, control, and risk management	/
	207-3 Stakeholder engagement and management of concerns related to tax	/
	207-4 Country-by-country reporting	/
GRI 301: Materials	301-1 Materials used by weight or volume	/
	301-2 Recycled input materials used	/
	301-3 Reclaimed products and their packaging materials	/
GRI 302: Energy	302-1 Energy consumption within the organization	Low-carbon Operations and Conduct Green Responsibility
	302-2 Energy consumption outside of the organization	
	302-3 Energy intensity	
	302-4 Reduction of energy consumption	
	302-5 Reductions in energy requirements of products and services	
GRI 303: Water and Effluents	303-1 Interactions with water as a shared resource	/
	303-2 Management of water discharge related impacts	No such water source
	303-3 Water withdrawal	Low-carbon Operations and Conduct Green Responsibility
	303-4 Water discharge	/
	303-5 Water consumption	Low-carbon Operations and Conduct Green Responsibility
GRI 304: Biodiversity	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Not Applicable
	304-2 Significant impacts of activities, products and services on biodiversity	
	304-3 Habitats protected or restored	
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	
GRI 305: Emissions	305-1 Direct (Scope 1) GHG emissions	Not Applicable
	305-2 Energy indirect (Scope 2) GHG emissions	Low-carbon Operations and Conduct Green Responsibility
	305-3 Other indirect (Scope 3) GHG emissions	
	305-4 GHG emissions intensity	
	305-5 Reduction of GHG emissions	/
	305-6 Emissions of ozone-depleting substances (ODS)	
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	

GRI Standards	Disclosure	Section(s)
GRI 306: Waste	306-1 Waste generation and significant waste-related impacts	Low-carbon Operations and Conduct Green Responsibility
	306-2 Management of significant waste-related impacts	/
	306-3 Waste generated	/
	306-4 Waste diverted from disposal	/
	306-5 Waste directed to disposal	/
GRI 308: Supplier Environmental Assessment	308-1 New suppliers that were screened using environmental criteria	Openness and Cooperation for Mutual Benefits
	308-2 Negative environmental impacts in the supply chain and actions taken	
GRI 401: Employment	401-1 New employee hires and employee turnover	Care for Employees and Build a Warm Enterprise
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	
	401-3 Parental leave	
GRI 402: Labor/Management Relations	402-1 Minimum notice periods regarding operational changes	The Company strictly abide by laws and regulations of various countries/regions
GRI 403: Occupational Health and Safety	403-1 Occupational health and safety management system	/
	403-2 Hazard identification, risk assessment, and incident investigation	Care for Employees and Build a Warm Enterprise
	403-3 Occupational health services	/
	403-4 Worker participation, consultation, and communication on occupational health and safety	/
	403-5 Worker training on occupational health and safety	Care for Employees and Build a Warm Enterprise
	403-6 Promotion of worker health	Care for Employees and Build a Warm Enterprise
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	/
	403-8 Workers covered by an occupational health and safety management system	/
	403-9 Work-related injuries	Care for Employees and Build a Warm Enterprise
	403-10 Work-related ill health	Care for Employees and Build a Warm Enterprise
GRI 404: Training and Education	404-1 Average hours of training per year per employee	Care for Employees and Build a Warm Enterprise
	404-2 Programs for upgrading employee skills and transition assistance programs	
	404-3 Percentage of employees receiving regular performance and career development reviews	

GRI Standards	Disclosure	Section(s)
GRI 405: Diversity and Equal Opportunity	405-1 Diversity of governance bodies and employees	About Jiayin Group
	405-2 Ratio of basic salary and remuneration of women to men	/
GRI 406: Non-discrimination	406-1 Incidents of discrimination and corrective actions taken	Care for Employees and Build a Warm Enterprise
GRI 407: Freedom of Association and Collective Bargaining	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	/
GRI 408: Child Labor	408-1 Operations and suppliers at significant risk for incidents of child labor	Care for Employees and Build a Warm Enterprise
GRI 409: Forced or Compulsory Labor	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Care for Employees and Build a Warm Enterprise
GRI 410: Security Practices	410-1 Security personnel trained in human rights policies or procedures	/
GRI 411: Rights of Indigenous Peoples	411-1 Incidents of violations involving rights of indigenous peoples	Not Applicable
GRI 413: Local Communities	413-1 Operations with local community engagement, impact assessments, and development programs	Enthusiasm for the Public Welfare and Sowing the Seeds of Dreams
	413-2 Operations with significant actual and potential negative impacts on local communities	No such operating point
GRI 414: Supplier Social Assessment	414-1 New suppliers that were screened using social criteria	Openness and Cooperation for Mutual Benefits
	414-2 Negative social impacts in the supply chain and actions taken	/
GRI 415: Public Policy	415-1 Political contributions	/
GRI 416: Customer Health and Safety	416-1 Assessment of the health and safety impacts of product and service categories	Empowering Technology to Drive Inclusive Financial Service
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	
GRI 417: Marketing and Labeling	417-1 Requirements for product and service information and labeling	
	417-2 Incidents of non-compliance concerning product and service information and labeling	Empowering Technology to Drive Inclusive Financial Service
	417-3 Incidents of non-compliance concerning marketing communications	
GRI 418: Customer Privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Empowering Technology to Drive Inclusive Financial Service

Reader Feedback Form

Thank you for taking the time to read the Jiayin Group 2022 ESG Report. In order to provide stakeholders with more valuable information and improve our ability to fulfill social responsibility, we sincerely welcome any opinions and suggestions you may offer on the report.

Please complete the feedback form, and send it back to us via any of following methods:

E-mail: pr@shjyjk.com

Mailing address: 18th Floor, Building No.1, Youyou Century Plaza, 428 South Yanggao Road, Pudong New Area, Shanghai

1. How would you rate your opinion of this Report?

Very High High Neutral Low Very Low

2. How would you rate your opinion of the Company's level of economic, social and environmental responsibility?

Economic responsibility	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Social responsibility	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Environmental responsibility	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low

3. How would you rate the effectiveness of this Report in reflecting the economic, social and environmental impact that the Company has brought about through undertaking its ESG responsibility commitments and practices?

Excellent Good Fair Poor Extremely Poor

4. How would you rate your opinion of the clarity, accuracy and completeness of the information, data and indicators disclosed in this Report?

Clarity	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Accuracy	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Completeness	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low

5. Do you find this Report in easy-to-read in terms of content and formatting?

Yes Neutral No

6. Feel free to share any comments or suggestions you may have on the Company and this report:
